Illinois Chartered Credit Unions 1984 Annual Report

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
421 East Capitol Avenue • Springfield, IL 62706

JAMES R. THOMPSON
GOVERNOR

MICHAEL E. FRYZEL
DIRECTOR
JOANNE MITCHELL
ASSISTANT DIRECTOR

TO: Members of the General Assembly, Members of Illinois State-Chartered Credit Unions, and Other Interested Parties

Reviewing the Annual Report for Illinois State-Chartered Credit Unions is always a pleasure, and this Annual Report is certainly no exception. Each page reflects the fine record of accomplishments credit unions throughout the State have attained. Excellent growth in assets, shares, membership, loans, and reserves is reported for the continuing credit unions.

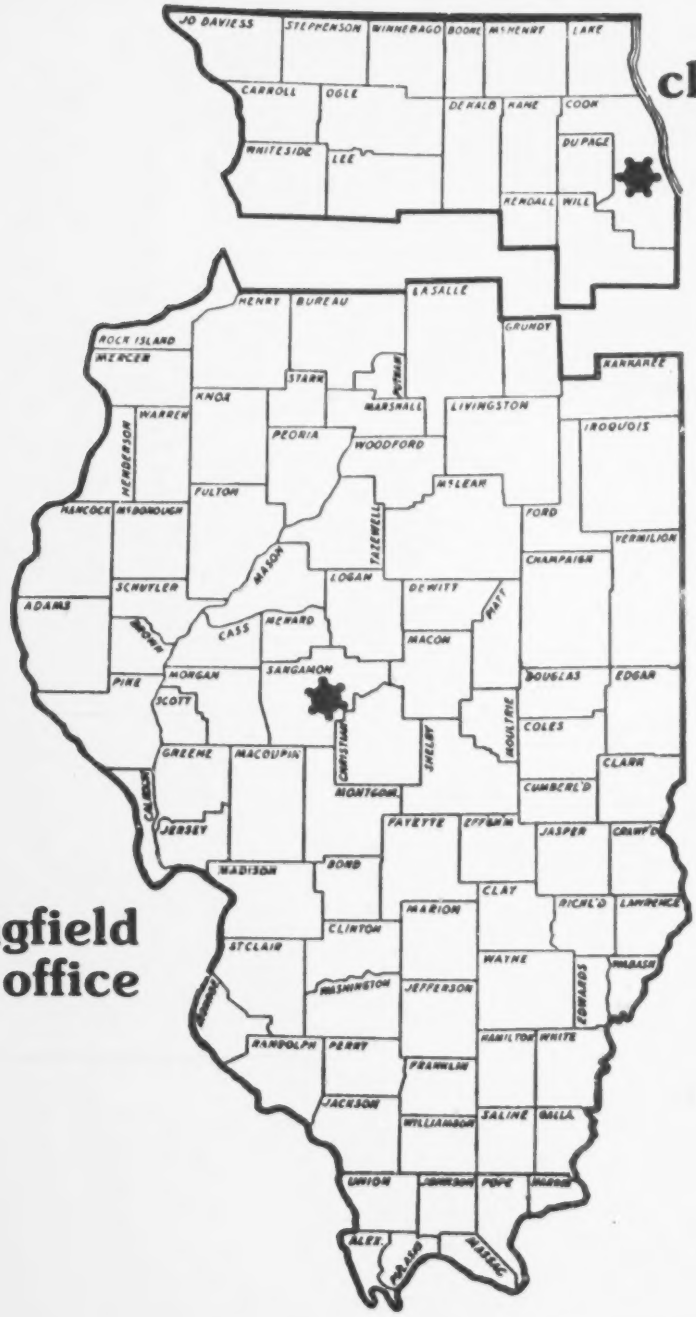
This is also the first Annual Report that shows all credit unions carrying share insurance for their members. Five short years ago only 56% of the credit unions carried share insurance. With 100% of the credit unions now covered, members can have even greater confidence in making full use of their credit unions. The 1984 Annual Report shows they did just that.

Many reasons are being given explaining the continued growth and success which credit unions enjoyed this past year. There is no doubt many of the reasons offered have played a significant part - continuing economic recovery and greater operating freedom under deregulation certainly helping. But I would move to the top of the list the manner in which the Credit Union Board Members and Management Officials have responded to the constantly changing financial environment in which they operate. Simply stated, they are doing things right and they are doing them well. They have provided the kind of service that keeps their current members' satisfaction growing and attracts even greater numbers into their credit unions.

I appreciate the part my staff and I have been able to play this past year and look forward to meeting the challenges ahead in the cooperative spirit that continues to be so important to all our efforts and accomplishments.

Michael E. Fryzel
DIRECTOR

March 21, 1985



The Department maintains offices in Springfield and Chicago to service those parts of the State indicated on the map above. Inquires and correspondence should be directed to the respective offices at the following addresses:

421 E. Capitol, Springfield, IL 62706 (217) 782-2834
100 W. Randolph, Suite 15-700, Chicago, IL 60601 (312) 917-2010

1984 ANNUAL REPORT
ILLINOIS STATE CHARTERED CREDIT UNIONS

TABLE OF CONTENTS

	Page
Department Personnel	2
Credit Union Board of Advisors	3
Significant Changes	4
Financial Review	5
Patterns of Share Growth	6
Income and Expense	7
Loan Delinquency	8
Real Estate Lending	8
Share Insurance	8
1984 Merger, Liquidation & Conversion Summary	9
Illinois Credit Unions (Five Year Summary)	10
1984 Statistical Reports	11
List of Illinois Chartered Credit Unions	19

Department of Financial Institutions

Director
Michael E. Fryzel

Assistant Director
Joanne Mitchell

Administrative Division

Special Assistant
Harry E. Stirmell

Legal Counsel
Deborah Gubin

Legislative Liaison
Greeley Koch

Personnel Officer
Mary Louise Brandon

Fiscal Officer
Ronald Handlin

Secretaries
Sue Duval
Barbara Kasper

Support Services
Kathleen Bartolomucci
Yvonne Blackwell
Janet Haynes
Sharon Birdwell

Credit Union Division
Victor J. Pambianco, Supervisor
John Brady, Assistant Supervisor
Robert Force, Assistant Supervisor

Stanley Boughan
Michael Chandrl
William Coli
Norman Glazer
Janice Gallagher
George Helber
Sandra Henson
Dorothy Howard
Gerald Lasley
Wanda Mallow
Charles Moore
Daniel Murphy
Lester Nelson III
Michael J. O'Grady
Mary Ann Pusateri
Moneta Salaveria
Patrick Schoenstene
Everett Snyder
William Van Oppens
Jill Wasilewski
Carole Wedding

Credit Union Advisory Board

Section 11 of the Illinois Credit Union Act provides for a Board of Credit Union Advisors who shall consult with, advise, and make recommendations to the Governor and to the Director on matters pertaining to credit unions.

The Board consists of 7 persons with credit union experience who are appointed by the Governor. All of the Board's meetings are open to the public. The Chairman, individual Board members or the Department may be contacted by anyone wishing to place an item on the agenda.

The Board has proven to be a valuable and necessary forum for exchanges with credit unions and trade associations.

Chairman
Gene Artemenko
United Airlines Employees Credit Union

Angel Lopez, Jr.
Credit Union 1

D. L. Christofferson
Deere & Company C.U.

Harold T. Welsh
General Foods Employees C.U.

Donald E. VanHorn
Little Company of Mary Hospital C.U.

Dale F. Schumacher
SIU Credit Union

State of Illinois
State Chartered Credit Unions

SUMMARY OF SIGNIFICANT CHANGES

(Figures as of December 31)

	1983	1984	% Change
Credit Unions	891	854	- 4.2%
Members	1,457,845	1,416,832	- 2.8%
Assets	$3,262,759,615	$3,364,951,679	+ 3.1%
Total Shares	$3,020,213,975	$3,109,439,389	+ 3.0%
Total Dividends	$ 227,380,822	$ 246,238,188	+ 8.3%
Total New Loans	$1,355,324,973	$1,607,032,729	+18.6%

RATIOS FROM THE CONSOLIDATED FINANCIAL STATEMENTS

	1983	1984	Increase / (Decrease)
Res. & Surp. to Assets	6.6%	6.9%	+ .3%
Res. & Surp. to Loans	12.5%	12.1%	- .4%
Loans to Total Shares	57.5%	61.1%	+3.6%
Non-Risk Earn. Assets/Shares	48.6%	46.8%	-1.8%
Operating Exp. to Total Income	31.7%	28.1%	-3.6%
Div. to Total Income	64.3%	64.7%	+ .4%
Net Charge off Loans to Tot. Income	2.9%	1.7%	-1.2%
Loans 2 mo. or more delinquent/ total loans	3.5%	2.6%	- .9%
Yield on Ave. Loans Outstand	13.5%	12.7%	- .8%
Div. Rate on Ave. Share Outstand	8.2%	8.0%	- .2%

NEW CHARTERS GRANTED 1984

Chart. #	Date	Name	Common Bond	Location
2509	05/84	Moraine Valley	Associational	Palos Hills
2510	10/84	Commerce America	Associational	Chicago
2511	10/84	St. Helena Parish	Associational	Chicago

Financial Review

At first glance, the information on the opposite page presents 1984 as a disappointing, mediocre year. Assets in State-chartered credit unions grew only 3.1%. Shares managed to stay above the $3 billion mark but only increased by 3.0%. Membership totals went in the opposite direction, declining (2.8%). It would appear 1984 could go down as the year the rapid growth trend in credit unions leveled off. But this could not be farther from the truth.

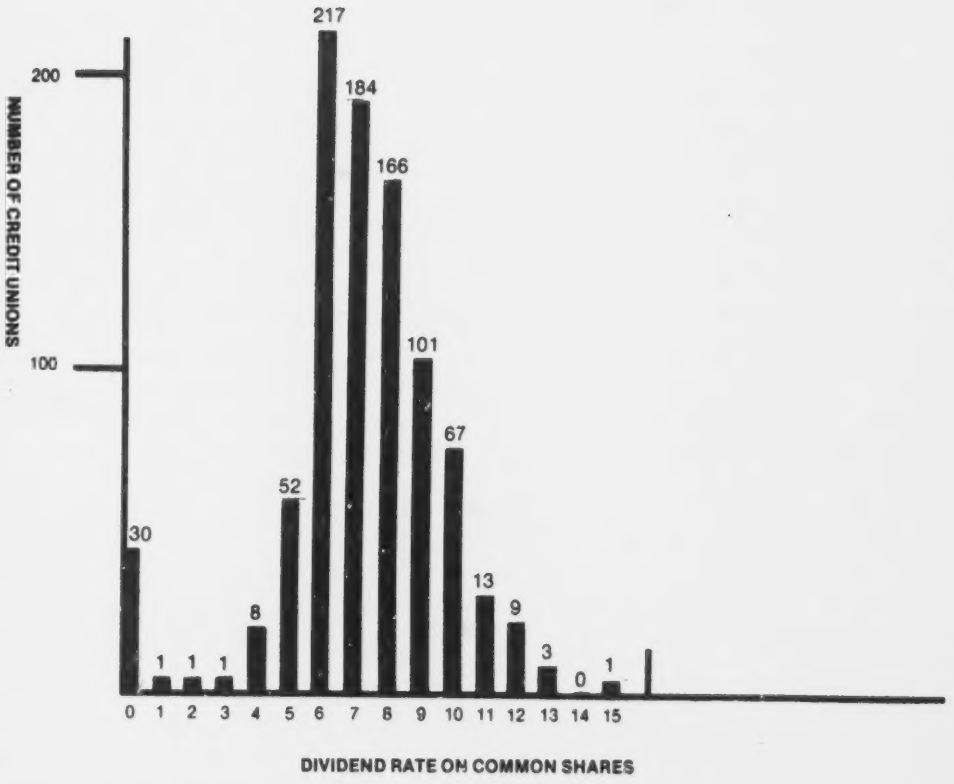
A look at page 9 of this Annual Report reveals the cause of the misleading statistics shown above. Construction Equipment Credit Union, with assets exceeding $350 million, converted to a Federal charter to ease their process of interstate membership expansion. This one event has affected the growth percentages so that the real story is not revealed.

If the effects of the conversion are eliminated, the real story - that credit unions had another **great** year! - is told. The assets of the continuing credit unions grew a very healthy 15.8%. Shares increased a full 16.0% and membership was up 4.2%, well exceeding last year's growth rate of only .1%. Loans climbed a phenomenal 25.0%.

The continuation of these positive trends was accomplished even with the third consecutive year of declining net margins. Continued competition for members' savings has not allowed the dividend rates to decrease proportionately with the rates charged on loans to members or the interest rates provided on investments.

	1980	1981	1982	1983	1984
Yield on Average Assets	10.8%	12.5%	12.5%	11.8%	11.5%
Dividend on Average Shares	7.3	8.4	8.5	8.2	8.0
Net Margin	3.5%	4.1%	4.0%	3.6%	3.5%

While the average dividend on average shares declined from 8.2% to 8.0%, this decline was due in part to the growth in shares. To illustrate the continuing high (and very attractive) level of dividends paid to shareholders, a bar graph of the distribution of dividend rates on common shares is shown. Of the 854 credit years at year-end, 761 or 89% paid dividends of 6% or more, this rate exceeding that allowed and paid by other financial institutions.



PATTERNS OF SHARE GROWTH

A slow but steady shift of savings patterns by credit union members is revealed in the table shown below. This shift to higher cost shares emphasizes the steady increase in the cost of funds credit unions must cover through increased income and more efficient operations. The table also reflects the increasing financial sophistication of the members credit unions serve.

Share Category	1979	1980	1981	1982	1983	1984
Common	90.1%	83.5%	76.8%	76.6%	75.0%	73.8%
Classes	8.2	14.2	20.0	19.8	21.1	21.9
Share Drafts	1.7	2.3	3.2	3.6	3.9	4.3
Total	100%	100%	100%	100%	100%	100%

INCOME AND EXPENSE

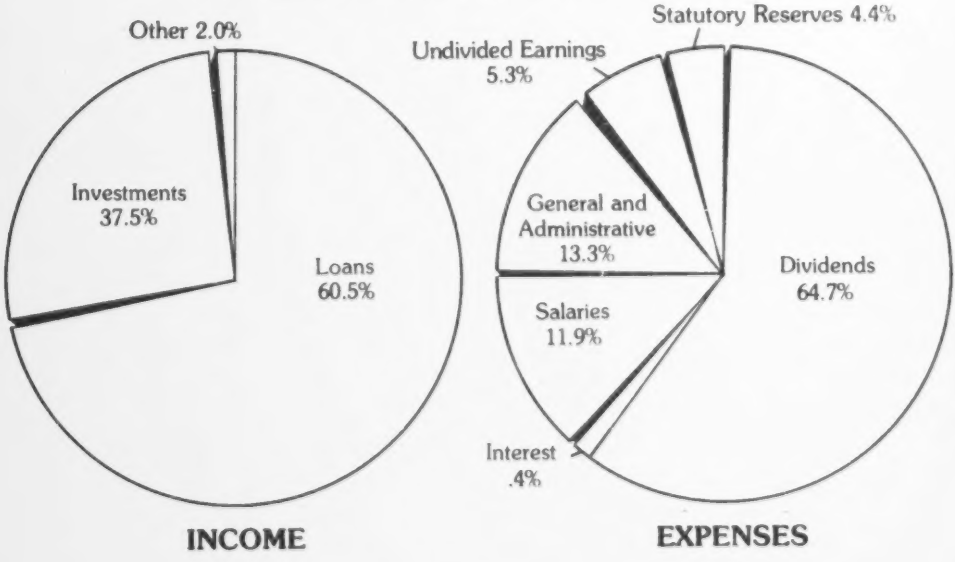
An increase in the amount of income allocated to dividend payments to members and to retained earnings was seen in 1984. As a percentage of gross income, dividends grew from 64.3% to 64.7% and retained earnings increased from 7.7% to 9.7%. The amount returned to members has grown steadily for the past seven years. However, the increase in retained earnings reverses the past two year decline in the total Reverses/Assets ratio, increasing this figure to 6.9% of Assets.

By contrast, salaries and benefits declined from 13.3% to 11.9% of gross income, general and administrative expenses from 14.2% to 13.3%, and interest expense from .5% to .4%.

The return to setting aside a greater percentage of gross income to retained earnings is a positive sign. The credit union philosophy has always been to encourage their members to save for the future. This would enable the members to accomplish their financial goals and help them get through the unexpected financially tough times. This same philosophy applies equally well to credit unions. Retaining earnings enables the credit union to attain greater financial strength and provides to the members the assurance that the economically tough times can be weathered in good fashion. Too many credit unions have merged or liquidated or are continuing to operate in a less than optimum fashion because they did not follow the philosphy they urged their members to follow. 1984 represents a turnaround and hopefully a continuing trend in building the financial strength the members deserve and may need for the financially challenging times ahead.

INCOME AND EXPENSE

Distribution for Illinois Credit Unions in 1984



LOAN DELINQUENCY

This year, as last year, all ratios involving loan delinquency showed improvement. Net charged-off loans as a percent of total income declined from 2.9% to 1.7%. This reflects a continuing decline from 3.5% to 2.6% and the provision for loan loss expense declined from 3.6% of gross income to 2.5%. Improved lending and collection practices as well as an improving economy are prime reasons for these good statistics.

Real Estate Lending

The Credit Union Act was amended in October 1974 to permit credit unions with assets in excess of $1.0 million to make loans to members secured by real estate. The following table summarizes this lending activity. (Columns 3-6 are statistics only from credit unions shown in column 2 which reported outstanding real estate loans.)

Year	CU's with Assets of $1.0 Million or more	CU's Reporting R.E. Loans	Total Real Estate Loans at 12/31 (000's)	% of Loans at 12/31 —	Real Estate Loans Made during year (000's)	% of All Loans Extended	Real Estate Loans as % Of All CU loans
1975	228	7	$ 588	2.4%	$ 590	3.5%	.06%
1976	248	11	$ 18,861	13.0%	$18,868	16.9%	1.7 %
1977	282	21	$ 43,725	15.3%	$22,197	11.8%	3.2 %
1978	300	21	$ 65,024	18.1%	$25,172	10.9%	4.0 %
1979	310	23	$ 66,246	16.1%	$19,173	8.4%	3.7 %
1980	304	25	$ 72,362	17.9%	$10,043	5.4%	4.5 %
1981	307	28	$ 79,321	17.9%	$ 9,740	4.0%	4.8 %
1982	332	27	$ 77,255	17.8%	$ 5,907	3.0%	4.9 %
1983	352	29	$109,878	22.7%	$36,133	14.2%	6.3 %
1984	**367**	**43**	**$ 56,634**	**16.7%**	**$22,934**	**8.7%**	**3.0 %**
	(1)	(2)	(3)	(4)	(5)	(6)	(7)

Due to a change in reporting forms, the 1980-1984 totals are only for first year mortgage loans. Previous year's data includes both first and second mortgage lending.

The lack of widespread real estate lending is suggested by the small number of eligible credit unions making such loans. The decline in the 1984 figures does not represent a decline in real estate lending, but rather the conversion of the Construction Equipment Credit Union to a federal charter. Their real estate lending activity has accounted for approximately 60% of past year's totals shown above.

Share Insurance

The Illinois Credit Union Act required all Illinois State-chartered credit unions to receive a commitment for share insurance by December 31, 1984. The last uninsured credit union received this commitment right at the deadline thereby enabling the enactment of this statute without the forced closing of a single credit union.

At year-end 1984, of the 854 credit unions, 766 credit unions representing $1,905,329,682 in shares had insurance through the National Credit Union Administration (NCUA) and 88 credit unions representing $1,204,109,707 in shares had insurance through the National Deposit Guarantee Corporation (NDGC).

1984 saw major Federal legislation passed boosting the capitalization of the NCUSIF to a new maximum level of 1.3% of all insured shares. This level of capitalization gives the NCUSIF greater relative strength than the FSLIC or the FDIC and was accomplished with the cooperation of credit unions and without government funding.

1984 MERGER SUMMARY

Cancel Date	Charter Date	Name	Assets (000's)	Surviving Credit Union
01/01	1967	7-G	$ 2,193	Great Lakes
01/01	1960	Cannon Chapter	477	Metropolitan "L" Federal
01/01	1951	Groen	95	Vamco
01/01	Federal	Rockford Transit Federal	109	No. Illinois
01/01	1953	Skil	294	Paysaver
01/31	1938	Caldwell	52	Central Illinois
02/01	1960	Mundelein Community	530	Consumer's Co-op of Lake Co.
03/01	1955	Nosco	244	Consumer's Co-op of Lake Co.
03/21	1949	Robeson's	91	Central Illinois
03/31	1959	Mattoon Meadow Gold	93	Mattoon Community
04/01	1959	Kaiser Aluminum	398	Sherwin Williams
04/01	1944	Zion Industries	93	Lake County Postal
04/02	1955	Amphenol	588	Central CU of Illinois
04/02	1943	St. Agnes	325	Chicagoland Federal
04/05	1955	Young Radiator	179	Blaw-Knox
04/23	Federal	Mattoon Spring Federal	148	Blaw-Knox
04/30	1961	Bloomington St. Joseph	44	M.C.E.
04/30	1930	McLean County Catholic	36	M.C.E.
04/30	1957	Reynolds Engineering	147	I.H. Farmall
05/01	1953	CEC	380	DuPage Schools
05/01	1952	Kankakee Co. State Employees	1,196	Kankakee County Catholic
05/01	1957	Ready Metal	358	Archer Heights
05/01	1954	UIWOA	222	Paysaver
05/31	Federal	ASF Granite City Federal	1,084	Processors Industrial
05/31	Federal	Christie Clinic Federal	86	Mercy Hospital
06/01	1937	Oak Park Schools	173	Proviso Township
07/01	1974	P.N. Employees	147	Illinois Hospital
07/01	1953	W.F. & John Barnes	376	Harry O. Perlee Chapter
09/13	1937	People's Co-op	1,310	Paysaver
09/21	1954	Decatur Carpenters	51	Land of Lincoln
11/01	1975	Playskool	405	Paysaver
11/26	1960	Colmac	331	Blaw-Knox
11/30	1953	Harlan Moore	44	Central Illinois
12/01	1941	Mojonnier Brothers	98	Diesel
12/31	1955	Conron Employees	91	First Illinois
12/31	1955	Decatur City	832	Mueller Company Employees
12/31	Federal	I.B.E.W. Local 34 Federal	29	Peoria Graphic Arts

1984 LIQUIDATION SUMMARY

Cancel Date	Charter Date	Name	Charter #	Procedure
01/13	1934	Sears	0219	Involuntary
02/15	1954	Anchor	1593	Voluntary
07/30	1951	Belke	1273	Voluntary
08/15	1957	John Mohr & Sons	1930	Voluntary
10/03	1955	Uniroyal	1758	Voluntary
10/31	1934	Oceco	0210	Voluntary

1984 CONVERSION SUMMARY

Conversion Date	Charter Date	Name	Charter #	Assets (000's)
05/24	1937	Construction Equipment	0436	$ 356,541
12/26	1973	Machinist	2425	498

ILLINOIS CREDIT UNION FIVE YEAR SUMMARY

At Year End ($000's omitted)	1980	1981	1982	1983	1984
Total Assets	$2,262,949	$2,367,852	$2,756,230	$3,262,760	$3,364,952
Total Loans	$1,617,661	$1,630,919	$1,574,659	$1,737,450	$1,900,603
Total Shares	$2,050,300	$2,136,733	$2,533,064	$3,020,214	$3,109,439
Total Dividends Paid	$ 144,228	$ 175,562	$ 197,429	$ 227,381	$ 246,238
Total All Reserves	$ 161,286	$ 180,986	$ 200,942	$ 216,450	$ 230,815

Significant Ratios	1980	1981	1982	1983	1984
Total Reserves/Assets	7.1%	7.6%	7.3%	6.6%	6.9%
Total Reserves/Loans	10.0%	11.0%	12.8%	12.5%	12.1%
Loans/Shares	78.9%	76.3%	62.1%	57.5%	61.1%
Loans/Assets	71.5%	68.9%	57.1%	53.3%	56.5%
Operating Expense/Total Income	31.0%	28.6%	32.5%	31.7%	28.1%
Net Charge-offs/Total Income	4.9%	4.7%	3.1%	2.9%	1.7%
Dividends/Total Income	60.1%	60.5%	61.5%	64.3%	64.7%
Yield on Average Loans	11.3%	12.7%	13.4%	13.5%	12.7%
Dividends/Average Shares	7.3%	8.4%	8.5%	8.2%	8.0%
Net Margins: Loans-Dividends	4.0%	4.3%	4.9%	5.3%	4.7%
Actual/Potential Members	40.3%	33.0%	39.0%	39.3%	24.3%

Number of:						
	Credit Unions	996	960	924	891	854
	Members	1,432,594	1,446,075	1,444,328	1,457,845	1,416,832
	New Charters	6	6	5	4	3
	Mergers	30	33	33	31	32
	Liquidations	15	9	8	5	6
	Conversions	—	—	—	1	2

ILLINOIS CREDIT UNIONS
STATISTICAL SUMMARY – PERCENTAGE DISTRIBUTION OF CONSOLIDATED BALANCE SHEETS AND OF INCOME STATEMENTS

	1980	1981	1982	1983	1984
ASSETS					
Non-Risk Investments	27.1%	26.5%	41.4%	45.1%	**42.1%**
Loans	71.0	68.3	56.5	52.7	**55.9**
All Fixed Assets	1.2	1.4	1.3	1.2	**1.2**
Other	.7	3.8	.8	1.0	**.8**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
LIABILITIES AND EQUITY					
Notes Payable	1.8%	1.7%	.7%	.7%	**.6%**
All Other Liabilities	1.0	1.1	.7	.7	**.7**
Common Shares	75.7	69.2	70.4	69.4	**68.3**
Class of Shares	14.9	21.0	21.6	23.2	**24.2**
Regular Reserve	3.7	3.6	3.2	2.8	**2.7**
Undivided Earnings	2.9	3.4	3.4	3.2	**3.5**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
INCOME					
Net Loan Income	79.8%	71.1%	67.1%	63.0%	**60.5%**
Investments	19.5	27.6	32.1	35.2	**37.5**
Other (including gains & losses)	.7	1.3	.8	1.8	**2.0**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
EXPENSES					
Salaries & Benefits	14.0%	13.4%	13.6%	13.3%	**11.9%**
General & Administrative	15.0	14.0	13.8	14.2	**13.3**
Interest	2.0	1.2	1.0	.5	**.4**
Total	31.0%	28.6%	28.4%	28.0%	**25.6%**
Dividends	60.1%	60.5%	61.5%	64.3%	**64.7%**
Regular Reserve & Loan Loss Provision	6.9	6.5	5.2	4.8	**4.4**
Undivided Earnings	2.0	4.4	4.9	2.9	**5.3**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
CONSOLIDATED BALANCE SHEET
December 31, 1983 and December 31, 1984
(In Thousands of Dollars)

	1983	1984	Analysis of 1984 Totals
ASSETS			
Cash on Hand & in Banks	$ 62,620	$ 68,537	
Common Trust Investments	56,096	30,262	
S & L and Bank Investments	381,772	308,417	42.1%
U.S. Gov. & Agcy. Oblig.	576,523	412,176	
Shares of Other C.U.	4,876	5,506	
Dep. in Central C.U.	390,566	303,858	
Other Investments	--	287,316	
Loans to Other C.U.	116	323	
Loans to Members	1,737,450	1,900,603	55.9
(Res. for Loan Losses)	(18,918)	(20,142)	
Furn.-Fix. (Less Depr.)	12,772	13,800	
Land & Build. (Less Depr.)	27,271	26,814	2.0
Other Assets	31,616	27,482	
Total Assets	$3,262,760	$3,364,952	100.0%
LIABILITIES			
Accounts Payable	$ 6,337	$ 10,598	0.3%
Notes Payable	24,157	20,894	0.6
Dividends Payable	10,656	10,823	0.3
Other Liabilities	3,864	2,525	0.1
Total Liabilities	$ 45,014	$ 44,840	1.3%
NET WORTH			
Common Shares	$2,263,931	$2,295,168	68.3%
Other Classes of Shares	638,071	681,512	20.3
Share Draft Accts.	118,212	132,759	3.9
Regular Reserve	92,428	89,983	2.7
Undivided Earnings	53,157	62,038	1.8
Other Reserves	51,947	58,652	1.7
Total Net Worth	$3,217,746	$3,320,112	98.7%
Tot. Liab.-Net Worth	$3,262,760	$3,364,952	100.0%

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
For the years ending December 31, 1983 and December 31, 1984
(In Thousands of Dollars)

	Dec. 31 1983	Dec. 31 1984	Analysis of 1984 Totals
INCOME:			
Interest - Members' Loans	$ 224,025	$231,222	60.8%
(Less Interest Rebates)	(1,063)	(1,023)	(0.3)
Interest - Investments	124,491	142,501	37.5
Gain (Loss)-Sale of Invest.	658	1,062	0.3
Other Income	5,573	6,717	1.7
Total Income	$ 353,684	$380,479	100.0%
EXPENSES:			
Salaries and Benefits	$ 47,047	$ 45,271	11.9%
Insurance (Less Rebates)	11,595	10,505	2.8
Interest on Borrowed Money	1,633	1,706	0.4
Dividends	227,381	246,238	64.7
Provision for Loan Losses	12,622	9,375	2.5
Office Operation Expense	14,469	14,379	3.8
Other Expenses	24,380	25,716	6.7
Total Expenses	$ 339,127	$353,190	92.8%
NET EARNINGS:	$ 14,557	$ 27,289	
Distribution of Net Earnings:			
Regular Reserve	$ 4,210	$ 7,207	1.9%
Undivided Earnings Accounts	10,347	20,082	5.3
Total Distributed	$ 14,557	$ 27,289	100%

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
PERIODIC TREND OF GROWTH

YEAR	NO.OF C.U.	NO. OF MEMBERS	NO. OF BORROWERS	ASSETS	%-GROWTH PER ANNUM	TOTAL LOANS	TOTAL SHARES	AVE. SHARE BALANCE	TOTAL DIVIDENDS
1929	47	10,762	6,249	612,952	....	547,911	567,239	52	24,375
1930	78	14,550	8,093	882,458	43.9	764,611	800,451	55	42,865
1935	274	91,491	46,534	5,166,636	42.4	4,115,226	4,724,470	51	166,658
1940	644	268,237	140,524	26,393,395	38.6	20,332,575	24,122,323	89	920,871
1945	646	279,439	93,388	44,617,820	11.1	12,425,911	40,916,294	146	679,706
1950	815	409,413	187,771	95,481,263	15.9	56,577,305	84,867,948	207	2,305,959
1955	1,275	602,381	268,795	218,517,013	18.5	168,982,737	196,425,057	326	5,895,404
1960	1,531	776,406	361,259	377,812,340	11.6	281,409,903	341,173,720	439	12,391,432
1965	1,370	941,794	404,468	546,913,890	7.7	399,739,005	497,689,155	528	19,473,332
1970	1,254	1,004,914	459,833	757,242,145	6.7	558,780,536	682,778,312	679	32,093,107
1971	1,226	1,022,110	457,365	844,225,994	11.4	604,296,484	761,069,762	744	37,033,930
1972	1,208	1,064,933	474,388	950,724,128	12.6	673,706,457	857,069,119	804	40,883,285
1973	1,196	1,112,321	498,192	1,062,901,248	11.8	765,069,470	943,501,331	848	48,298,689
1974	1,197	1,160,431	514,329	1,176,701,613	10.7	836,295,617	1,036,212,990	892	55,206,289
1975	1,159	1,188,438	520,909	1,360,667,839	15.6	942,740,113	1,233,588,046	1,037	66,153,628
1976	1,131	1,209,996	541,034	1,554,393,370	14.2	1,124,020,535	1,347,380,890	1,113	76,735,369
1977	1,095	1,274,732	582,461	1,805,048,038	16.1	1,346,840,113	1,523,198,791	1,194	89,664,886
1978	1,063	1,354,048	617,475	2,023,981,067	12.1	1,606,083,404	1,772,535,200	1,309	105,002,586
1979	1,035	1,406,798	642,877	2,161,386,653	6.8	1,762,500,570	1,886,043,192	1,341	119,321,844
1980	996	1,432,594	641,732	2,262,949,767	4.7	1,617,660,644	2,050,300,196	1,431	144,228,905
1981	960	1,446,075	640,548	2,367,852,235	4.6	1,631,084,743	2,136,733,513	1,478	175,561,828
1982	924	1,444,328	599,593	2,756,229,994	16.4	1,574,112,064	2,533,064,114	1,754	197,429,281
1983	891	1,457,845	603,918	3,262,759,615	18.4	1,737,450,144	3,020,266,232	2,072	227,380,822
1984	854	1,416,832	598,710	3,364,951,679	3.1	1,900,603,790	3,109,439,389	2,195	246,238,188
					55 Year Avg. = 15.4%				

ILLINOIS STATE CHARTERED CREDIT UNIONS
CLASSIFICATION BY COMMON BONDS OF INTEREST

Common Bond	No. of Cred. Unions 1983	No. of Cred. Unions 1984	Number of Members 1983	Number of Members 1984	Assets in Thousands 1983	Assets in Thousands 1984	Assets % Increase (Decrease)	% of 84 Total Assets
ASSOCIATIONAL								
Cooperative	7	5	22,938	21,805	$ 33,543	$ 41,013	22	1.2%
Fraternal & Professional	15	15	26,254	26,696	79,374	81,797	3	2.4
Religious	65	64	57,312	58,590	79,905	87,192	12	2.6
Labor Unions	40	37	46,708	46,447	59,090	67,066	13	2.0
Other Associations	29	31	125,569	139,349	163,961	202,008	23	6.0
TOTAL ASSOCIATIONAL	156	152	278,781	292,887	$ 415,873	$ 479,076	15	14.2%
OCCUPATIONAL								
Agriculture	0	0	0	0	$ 0	$ 0	0	0.0%
Mining	2	2	524	522	849	858	1	0.0
Contract Construction	4	3	2,087	2,296	1,106	1,043	(5)	0.0
Manufacturing	342	322	522,917	437,795	1,221,576	967,151	(20)	28.7
Food	44	42	40,620	41,541	83,572	91,206	9	2.7
Textile and Apparel	4	4	1,384	1,461	1,663	1,709	2	0.1
Lumber and Wood	7	7	2,890	3,208	5,200	5,402	3	0.2
Paper	13	11	2,901	2,607	3,280	2,752	(16)	0.1
Printing & Publishing	36	36	33,452	34,537	37,558	41,358	10	1.2
Chemical	28	26	46,568	48,933	96,157	113,762	18	3.4
Petroleum Refining	10	10	29,414	29,871	68,608	78,757	14	2.3
Rubber and Plastics	4	3	1,186	662	1,126	680	(39)	0.0
Leather	2	2	1,028	936	1,346	1,160	(13)	0.0
Stone and Glass	3	3	720	745	780	870	11	0.0
Metal	74	67	70,168	68,235	139,931	147,829	5	4.4
Machinery	100	95	279,478	192,008	761,436	460,055	(39)	13.7
Other Manufacturing	17	16	13,108	13,051	20,919	21,611	3	0.6
Transportation	45	45	126,031	131,662	705,265	868,414	23	25.8
Communications	28	28	47,105	48,234	111,879	127,272	13	3.8
Utilities	21	21	33,313	35,108	74,535	85,312	14	2.5
Retail	19	16	17,443	16,254	26,028	27,778	6	0.8
Finance	14	12	11,072	8,342	15,597	15,589	(0)	0.5
Service	47	45	55,243	59,865	59,932	69,177	15	2.1
Education	74	73	124,683	131,493	210,828	238,927	13	7.1
Government	110	107	184,012	195,292	328,477	371,433	13	11.0
Federal	37	36	117,018	125,880	224,124	255,427	14	7.6
State and Local	73	71	66,994	69,412	104,353	116,006	11	3.4
Other Occupational	2	2	843	741	463	481	3	0.0
TOTAL OCCUPATIONAL	708	676	1,125,273	1,067,604	$2,756,535	$2,773,435	0	82.3%
Community	27	26	53,791	56,341	$ 90,352	$ 112,441	24	3.5%
GRAND TOTAL	891	854	1,457,845	1,416,832	$3,262,760	$3,364,952	3	100%

STATE OF ILLINOIS
CREDIT UNION DIVISION
STATE CHARTERED CREDIT UNIONS CLASSIFIED BY TOTAL ASSETS
For the years ending December 31, 1983 and December 31, 1984

	NUMBER OF C.U. 1983	1984	% OF 1984 TOTAL C.U.	NUMBER OF MEMBERS 1983	1984	% OF 1984 TOTAL MBRS.	ASSETS IN THOUSANDS 1983	1984	% OF 1984 TOT.ASSETS
LESS THAN $10,000	0	2		0	56		$ 0	$ 3	
10,000 - 19,999	9	7		979	577		152	113	
20,000 - 24,999	2	0	9.8%	162	0	0.7%	45	0	0.1%
25,000 - 49,999	30	23		3,413	2,655		1,157	815	
50,000 - 99,999	58	52		7,922	6,771		4,488	4,046	
100,000 - 199,999	93	78		21,673	17,002		14,090	11,557	
200,000 - 349,999	118	117	31.7	34,344	31,947	5.7	31,265	31,331	2.2
350,000 - 499,999	93	76		38,414	32,172		39,138	31,955	
500,000 - 749,999	76	74		40,376	34,394		47,395	45,230	
750,000 - 999,999	60	58	15.5	46,632	41,502	5.4	52,771	50,608	2.9
1,000,000 - 1,999,999	125	131		124,479	127,478		175,167	185,209	
2,000,000 - 4,999,999	126	121		250,035	231,660		400,967	395,829	
5,000,000 - 9,999,999	52	56	43.0	184,773	181,181	88.2	366,954	381,908	.8
10,000,000 OR GREATER	49	59		704,643	709,437		2,129,171	2,226,348	
GRAND TOTALS	891	854	100%	1,457,845	1,416,832	100%	$3,262,760	$3,364,952	100%

ILLINOIS STATE CHARTERED CREDIT UNIONS
CLASSIFIED BY COUNTIES
AS OF DECEMBER 31, 1984

County	# of C.U.'S	Total Assets	Total Shares	Total Members
Adams	14	$ 22,797,501	$ 20,352,123	12,164
Alexander	0	0	0	0
Bond	0	0	0	0
*Boone	1	178,540	157,341	406
Brown	0	0	0	0
Bureau	2	354,469	316,364	291
Calhoun	1	30,340	26,378	140
*Carroll	1	898,308	789,091	561
Cass	1	434,738	365,570	290
Champaign	25	170,733,866	145,390,210	88,112
Christian	4	11,975,618	10,979,845	7,568
Clark	0	0	0	0
Clay	0	0	0	0
Clinton	2	265,182	214,349	630
Coles	6	5,136,858	4,427,010	4,059
*Cook	344	1,564,553,473	1,479,189,822	498,531
Crawford	2	661,211	533,477	571
Cumberland	1	108,082	88,722	139
*DeKalb	4	12,063,430	11,274,968	6,021
DeWitt	1	212,992	198,563	453
Douglas	2	6,511,188	5,947,140	3,089
*DuPage	18	104,876,353	98,701,979	77,922
Edgar	2	961,148	771,591	793
Edwards	0	0	0	0
Effingham	4	3,536,811	3,016,250	3,938
Fayette	1	40,051	39,063	167
Ford	2	362,691	291,113	319
Franklin	0	0	0	0
Fulton	1	808,886	748,251	731
Gallatin	0	0	0	0
Greene	1	251,368	224,685	192
Grundy	3	4,849,487	4,541,762	3,212
Hamilton	0	0	0	0
Hancock	0	0	0	0
Hardin	0	0	0	0
Henderson	0	0	0	0
Henry	3	1,077,364	966,324	699
Iroquois	0	0	0	0
Jackson	6	18,481,324	17,785,902	9,889
Jasper	0	0	0	0
Jefferson	0	0	0	0
Jersey	0	0	0	0
*Jo Daviess	1	286,878	265,925	210
Johnson	1	1,259,318	1,202,968	845
*Kane	37	117,140,844	105,419,696	53,905
Kankakee	20	65,460,272	59,622,465	31,134
*Kendall	1	467,820	409,335	545
Knox	13	29,497,735	26,595,732	16,929
*Lake	18	223,178,580	207,096,276	113,922
LaSalle	19	50,987,587	46,264,639	26,634
Lawrence	1	158,411	139,343	109

CLASSIFIED BY COUNTIES (Continued)

County	# of C.U.'S	Total Assets	Total Shares	Total Members
*Lee	2	565,583	508,296	794
Livingston	4	1,253,082	1,080,775	1,634
Logan	5	11,288,839	10,560,311	5,733
McDonough	1	1,998,965	1,906,281	2,000
*McHenry	6	4,279,161	3,758,774	4,267
McLean	13	20,095,964	17,923,475	15,011
Macon	30	131,011,145	116,575,496	53,473
Macoupin	0	0	0	0
Madison	22	71,454,283	64,414,663	33,657
Marion	2	1,282,905	1,123,855	1,035
Marshall	0	0	0	0
Mason	0	0	0	0
Massac	2	1,956,826	1,732,952	1,408
Menard	0	0	0	0
Mercer	2	334,846	290,207	566
Monroe	0	0	0	0
Montgomery	1	87,384	85,000	295
Morgan	1	147,993	133,975	325
Moultrie	0	0	0	0
*Ogle	3	4,409,446	3,997,954	4,400
Peoria	24	52,816,449	46,904,329	30,026
Perry	1	77,701	63,689	171
Piatt	2	394,732	334,139	380
Pike	2	122,704	104,733	218
Pope	0	0	0	0
Pulaski	1	205,295	192,166	183
Putnam	1	404,509	346,288	526
Randolph	2	345,477	246,849	659
Richland	0	0	0	0
Rock Island	23	233,792,871	215,507,745	81,049
St. Clair	21	85,860,669	76,486,030	42,585
Saline	2	1,417,966	1,268,217	567
Sangamon	29	57,573,878	51,381,486	34,388
Schuyler	0	0	0	0
Scott	1	210,879	190,748	142
Shelby	0	0	0	0
Stark	0	0	0	0
*Stephenson	8	26,326,689	23,935,386	10,149
Tazewell	4	6,854,114	5,963,685	3,825
Union	1	776,119	635,338	720
Vermilion	21	79,655,373	73,620,110	37,891
Wabash	1	2,623,919	2,277,724	1,852
Warren	1	228,884	215,517	357
Washington	0	0	0	0
Wayne	0	0	0	0
White	0	0	0	0
*Whiteside	4	10,388,250	8,854,060	6,289
*Will	13	48,614,199	44,928,752	20,943
Williamson	6	11,448,454	10,755,155	6,944
*Winnebago	28	73,537,447	66,346,402	46,762
Woodford	1	509,955	434,555	488
Grand Totals	854	$3,364,951,679	$3,109,439,389	1,416,832

*Counties Supervised by Chicago Office of the Credit Union Division

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
A O SMITH EMPLOYEES	KANKAKEE	3,799,158	2,984,879	2,051	2,698,352
AAEC CREDIT UNION	ARLINGTON HTS	6,145,972	5,787,862	1,937	3,771,158
ABBCO CREDIT UNION	ALTON	1,085,658	857,127	718	986,791
ABE CREDIT UNION	CHICGO	3,511,606	3,275,584	1,599	1,985,862
ABELL-HOWE EMP CREDIT U	FOREST PARK	51,065	43,589	870	32,616
ACME CONTINENTAL CREDIT UNION	RIVERDALE	18,568,836	16,876,162	8,076	10,714,049
ACPSE CREDIT UNION	QUINCY	569,653	520,298	573	482,249
ADA EMPLOYEES CREDIT U	CHICAGO	835,137	741,735	689	688,899
ADAMS COUNTY STATE EMP	QUINCY	716,436	662,819	913	595,681
ADAMS E/T CO-OP CRED UN	CAMP POINT	158,768	133,675	178	138,135
AJE CREDIT UNION	JOLIET	1,375,807	1,215,896	819	976,845
ALL SAINTS BRIDGEPORT CU	CHICAGO	3,743,881	3,196,479	1,867	2,107,497
ALL-STEEL EMP CREDIT U	AURORA	11,559,224	10,912,293	2,278	5,366,892
ALLIED CHEM METRO WKS EMP	METROPOLIS	889,281	812,378	633	717,812
ALLIED VAN LINES EMP CU	CHICAGO	681,691	661,569	726	594,696
ALLIS CHALMERS EMP CR U	HAZEL CREST	1,869,823	1,691,979	1,038	671,445
ALT-WOOD EMPLR CRDT UNION	ALTON	1,223,937	1,142,771	1,646	1,057,185
ALTON BELL CREDIT UNION	ALTON	1,732,691	1,643,975	713	1,521,731
ALTON POSTAL CREDIT UNION	ALTON	301,163	262,513	216	252,598
ALTON ROUTE EMPLOYEES	BLOOMINGTON	1,667,518	1,513,244	1,516	1,027,958
ALTON SW EMPLOYEES CRD UN	ALTON	698,231	602,959	564	478,566
AM NICKELOID EMPL CRDT UN	LA SALLE	1,749,637	1,638,261	466	1,068,206
AMALGAMATED MEAT CUTTERS	CHICAGO	57,526	43,638	872	38,561
AMALGMTED 534 CRDT UNION	BELLEVILLE	1,756,158	1,649,606	867	916,976
AMERICAN LAW ENFORCEMENT CU	WHEELING	22,709,283	18,743,692	3,781	17,591,586
AMERICAN RIVET CREDIT U	FRANKLIN PARK	86,892	78,468	877	33,858
APC EMPLOYEES	CHICAGO	87,289	59,963	868	8,878
APG EMPLOYEES CREDIT U	CHICAGO	863	863	863	863
ARCHER HEIGHTS SAVING AND CU	CHICAGO	3,633,777	3,516,564	2,528	3,088,908
ARCHVIEW CREDIT UNION	FAIRVIEW HTS	445,858	351,623	238	262,785
ARCO MARVEY CREDIT UNION	MARVEY	1,726,769	1,592,322	526	987,766
ARCOM CREDIT UNION	CHICAGO	232,906	203,198	380	121,718
AREA EDUCATIONAL CREDIT U	MATTOON	1,686,522	1,577,578	1,238	1,668,026
ARGONNE CREDIT UNION	ARGONNE	25,682,837	23,842,517	7,228	13,117,698
ARMOUR DIAL CREDIT UNION	MONTGOMERY	2,987,595	2,768,858	1,858	2,332,139
ARMOUR KANKAKEE	KANKAKEE	6,545,763	6,092,993	2,588	5,489,762
ARROW S CREDIT UNION	NAT. STOCK YARD	986,849	586,475	535	681,992
ARTRAN EMPLOYEES	CHICAGO	316,838	292,857	315	286,546
ASH EMPLOYEES CRDT UNION	AMNA	776,119	635,338	720	557,288
ASSOCIATED TRUCK EMPLOYEE	CHICAGO	664,792	577,256	537	524,638
AT&T-MW CREDIT UNION	MONTGOMERY	2,613,737	2,277,875	2,181	2,001,787
ATLAS	WOOD RIVER	2,535,857	2,203,538	1,458	1,978,197
ATWOOD	ROCKFORD	2,177,341	1,772,183	1,376	1,318,821
AURORA BURLINGTON CRED U	AURORA	8,476,103	6,428,138	4,798	5,629,355
AURORA CHAPTER CREDIT U	AURORA	5,428,121	5,096,269	7,313	4,567,138
AURORA EARTHMOVER CRD U	AURORA	28,109,891	25,313,629	5,582	12,595,089
AURORA FIREFIGHTERS CREDIT UNION	AURORA	1,316,496	1,178,913	658	1,015,538
AURORA POLICEMEN CREDIT U	AURORA	1,984,226	1,784,167	1,536	1,211,569
AURORA POSTAL EMPLOYEES	AURORA	566,181	468,745	342	363,427
B.A.E.	BARRINGTON	3,588,828	3,286,337	1,412	1,621,987
B/O EMPLOYEES CRDT UNION	DECATUR	512,356	476,518	325	361,633
BAGUMBAYAN CREDIT UNION	CHICAGO	98,582	81,696	285	78,568
BAKELITE OTTAWA PLASTICS	OTTAWA	3,387,308	2,886,051	1,699	2,323,698
BELL CREDIT UNION	WEST CHICAGO	443,251	397,603	525	246,988
BARBER-GREENE EMPL CU	AURORA	1,919,946	1,769,903	1,175	1,153,279
BARNES DRILL EMP CRD U	ROCKFORD	586,827	423,762	314	425,183
BATAVIA HOLY CROSS PARISH	BATAVIA	286,286	151,337	493	144,389
BEA	BETHALTO	503,328	413,864	383	418,185
BEACON NEWS CREDIT UNION	AURORA	124,823	89,593	178	110,153
BEARDSTOWN COMM CRDT UNIO	BEARDSTOWN	434,738	365,578	298	284,387
BEATRICE CREDIT UNION	GALESBURG	139,651	119,778	138	119,414
BEHR EMPLOYEES CREDIT UN	ROCKFORD	80,296	65,817	888	61,284
BELDEN CREDIT UNION	GENEVA	7,384,692	6,685,550	3,566	6,248,235
BELL ACCOUNTING CREDIT U	CHICAGO	7,928,193	7,475,549	2,268	5,248,886
BELL GENERAL OFFICE	CHICAGO	12,913,788	12,382,211	2,792	7,784,545
BELL WEST CREDIT UNION	BERWYN	13,527,874	12,891,446	3,856	10,535,239
BELL/HOWELL EMP CREDIT U	CHICAGO	2,358,688	2,186,532	2,101	1,529,369
BELLEVILLE COMM CRD UNION	BELLEVILLE	1,249,166	759,559	783	933,388
BELLEVILLE NATL GUNT EMPL	BELLEVILLE	263,463	226,663	228	223,168
BEMIS EMPLOYEES CRD UNION	PEORIA	468,519	435,917	481	326,466
BENEFIT TRUST LIFE INS CO	CHICAGO	718,168	658,967	451	171,257
BENSENVILLE COMM CREDIT U	BENSENVILLE	5,377,876	5,146,848	2,788	2,919,684
BEREAN CREDIT UNION	CHICAGO	341,863	309,114	318	288,541
BERGMER ASSOCIATES	PEORIA	844,143	732,368	2,040	772,847
BERWYN POSTAL EMPLOYEES	BERWYN	139,156	126,578	896	95,448
BESLY WELLES EMP CREDIT U	SOUTH BELOIT	1,073,916	927,858	589	953,689
BETHEL AME CHURCH	CHICAGO	35,798	28,241	136	19,881
BITUMINOUS EMPL CRD UNION	ROCK ISLAND	854,662	733,844	769	737,766
BLACKHAWK AREA	FREEPORT	7,964,339	7,278,817	3,317	6,338,641
BLAW-KNOX EMPLOYEES	MATTOON	1,856,338	1,620,610	1,552	1,073,289
BLMNGTN MUNCPL EMPL CRD U	BLOOMINGTON	1,214,228	1,132,425	930	940,886
BLOOM TWNSHP HIGH SCHL CU	CHICAGO HTS	1,885,858	1,769,723	735	1,035,271
BLOOMINGTON POSTAL EMP	BLOOMINGTON	1,185,797	1,095,281	552	962,075
BLUE M EMPLOYEES CREDUT U	BLUE ISLAND	237,189	161,217	302	210,531
BOULEVARD CREDIT UNION	FRANKLIN PARK	1,558,688	1,498,677	859	1,095,699
BRACH CREDIT UNION	CHICAGO	2,224,371	1,962,873	2,523	1,677,888
BRANCH 825 NALC CREDIT U	ELMHURST	446,985	402,268	448	362,954
BRASS FOUNDRY CO EMPL CRD	PEORIA	58,472	47,782	195	44,298
BRETHREN EMP CREDIT U	ELGIN	1,238,576	1,112,952	732	771,384
BRETHREN PARISH	ELGIN	505,832	456,261	418	443,277
BRINKS EMPLOYEES CREDIT U	CHICAGO	1,079,178	888,841	487	616,718
BROWER EMPL CREDIT UNION	QUINCY	33,802	22,115	857	10,106
BRUNSWICK EMPL CREDIT UN	SKOKIE	2,661,696	2,249,722	1,211	1,483,538
BUD LOGAN CREDIT UNION	CHICAGO	219,344	197,562	295	189,756
BUD SOUTH BRANCH CREDIT U	CHICAGO	345,028	269,635	234	307,889
BUEHLER PEER CREDIT UNION	CHICAGO	92,247	76,617	872	2,113
BURLINGTON CHICAGO TERMIN	CHICAGO	1,184,146	988,295	1,229	977,954
BUSINESS OPPORTUNITIES CU	CHICAGO	110,312	104,467	234	36,964
C S JOHNSON CO EMPLOYEES	CHAMPAIGN	391,975	299,112	221	116,311
C.T. EMPLOYEES	FAIRVIEW CITY	526,777	432,788	611	501,961
C/NW PROVISO CREDIT UNION	NORTHLAKE	1,198,856	1,107,981	1,357	999,787
CABALLEROS DE SAN JUAN	CHICAGO	6,959,838	6,671,786	4,334	4,999,697
CAI EMPLOYEES CREDIT UN	BARRINGTON	2,756,673	2,538,242	838	315,996
CAPITOL HARDWARE EMP CU	CHICAGO	28,601	21,878	857	17,725
CARBONDALE HWY CRD UNION	CARBONDALE	1,374,983	1,215,466	961	1,257,694
CARUS EMPLYS CRDT UNION	LASALLE	425,119	335,761	488	212,852
CASEYVILLE TWNSP COMM CRD	FAIRVIEW HTS	310,265	277,128	273	279,492
CASH-ACME EMPL CRDT UNION	DECATUR	438,597	391,807	297	277,589
CATHOLIC CRD U/BELLEVILLE	BELLEVILLE	4,443,058	2,878,826	2,976	2,663,958
CATHOLIC CU OF ROCK ISLAND C	MOLINE	1,217,855	1,042,586	791	618,510
CD/D CREDIT UNION	URBANA	170,237	145,613	199	128,437
CDS EMPLOYEES CREDIT UNIO	CAROL STREAM	708,026	627,218	364	441,934
CECO EMPLOYEES	CICERO	355,595	314,550	397	247,487
CENTRAL AREA TELEPHONE CU	CHICAGO	10,287,101	9,503,878	4,572	9,186,163
CENTRAL CREDIT U/ILL	OAK BROOK	15,164,575	14,678,042	23,858	13,856,558
CENTRAL CREDIT U/WILL CTY	JOLIET	7,145,639	6,733,119	5,000	6,219,389
CENTRAL ILLINOIS	CHAMPAIGN	4,672,419	4,817,357	5,888	3,792,127
CENTRAL ILLINOIS CHAPTER	DECATUR	1,073,978	964,673	1,810	885,897
CENTRAL REGION POSTAL	CHICAGO	5,784,803	4,268,501	4,108	4,683,323
CENTRALIA CORRECTIONAL CENTER	CENTRALIA	53,966	51,143	206	26,916
CERELOSE CREDIT UNION	PEKIN	2,751,396	2,361,377	1,939	1,689,860
CERGRO EMPLOYEES	CHICAGO	1,169,175	953,434	948	698,386
CERROBRASS	E ST LOUIS	989,154	888,360	651	549,590

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
CERTIFIED CREDIT UNION	SPRINGFIELD	14,668	9,958	829	2,486
CPPCO EMPL CREDIT UNION	QUINCY	260,985	220,468	2,000	192,161
CN/P EMPLOYEES	FRANKLIN PARK	165,755	140,695	118	72,818
CHAMPAIGN A E STALEY	CHAMPAIGN	75,379	64,668	891	50,164
CHAMPAIGN BELL CREDIT UN	CHAMPAIGN	1,407,656	984,348	843	961,195
CHAMPAIGN CTY EMP CRD UN	URBANA	485,836	364,717	460	264,877
CHAMPAIGN CTY SCHLS EMPL	CHAMPAIGN	3,272,311	3,091,458	2,468	2,419,982
CHAMPAIGN MUNICIPAL EMPL	CHAMPAIGN	488,519	381,588	481	301,928
CHAMPAIGN POSTAL	CHAMPAIGN	1,195,372	952,421	1,000	1,038,114
CHAMPGN MEADOW GOLD CRD U	URBANA	710,233	636,647	426	478,354
CHAS PFIZER/CO INC EMPLY	E ST LOUIS	240,925	199,887	263	194,806
CHEMETRON EMP CREDIT U	CHICAGO	388,788	289,238	188	88,667
CHEMICAL EMPL CREDIT UNIO	ILLIOPOLIS	86,321	76,541	176	99,558
CHEMPOX CREDIT UNION	CORDOVA	188,619	165,938	361	161,611
CHESSIE CNOO TERMINAL CU	RIVERDALE	814,598	683,625	706	653,721
CHESSIE-SEABOARD EMPL CR UN	CASEYVILLE	258,992	208,174	267	253,764
CHGO SUN-TIMES EMPL CU	CHICAGO	4,866,723	4,356,358	1,563	2,900,383
CHICAGO ALLIANCE CRDT UN	CHICAGO	281,999	268,933	733	216,037
CHICAGO AREA CCA	KAROL STREAM	1,886,770	1,774,266	1,387	1,270,888
CHICAGO AUTO EMPLOYEES	BURNHAM	5,316,252	4,888,581	2,623	2,722,260
CHICAGO BOYS CLUBS CREDIT	CHICAGO	33,562	22,454	102	33,863
CHICAGO CARTON EMPLOYEES	CHICAGO	131,889	98,759	193	93,839
CHICAGO COMMERCIAL CRDT	CHICAGO	3,978,453	3,568,963	2,334	3,382,367
CHICAGO DIE SINKERS CR UN	CHICAGO	317,242	261,327	275	249,681
CHICAGO EXTRUDED METALS	CICERO	318,426	268,875	218	131,728
CHICAGO FIRE OFFICERS	CHICAGO	1,112,971	1,022,226	665	1,038,968
CHICAGO FIRE-FIGHTERS CU	CHICAGO	5,518,683	4,994,767	2,976	3,811,318
CHICAGO FIREMANS ASSOC	CHICAGO	3,554,812	3,253,168	2,072	2,921,807
CHICAGO JAPANESE CIVIC	CHICAGO	68,872	56,578	126	54,944
CHICAGO JOINT BOARD RUBSU	CHICAGO	437,536	377,688	1,246	458,495
CHICAGO LAND ELECTRICAL	BERWYN	1,393,455	1,327,896	2,768	1,196,490
CHICAGO LOCAL 458 CAED UNION	CHICAGO	1,583,861	1,465,253	1,190	1,321,129
CHICAGO MUNICIPAL EMPLOYE	CHICAGO	4,372,507	3,838,766	6,465	4,044,799
CHICAGO NAME PLATE CR UN	CHICAGO	27,555	23,195	102	6,859
CHICAGO POST OFFICE EMPLO	CHICAGO	9,225,416	7,948,477	7,747	6,848,347
CHICAGO PUBLIC LIBRARY	CHICAGO	182,378	161,462	418	95,885
CHICAGO TEACHERS CRDT UN	CHICAGO	266,685	243,255	589	264,824
CHICAGO TUBE & IRON EMPLOYEES	CHICAGO	102,515	96,138	174	46,738
CHIDIECO CREDIT UNION	MELROSE PARK	116,605	81,185	164	62,859
CHRISTIAN HOPFE CREDIT UN	CHICAGO	14,163	12,459	135	6,212
CHUCKLES CREDIT UNION	DANVILLE	414,896	414,867	1,000	399,898
CILCO CREDIT UNION	PEORIA	10,119,882	9,498,173	2,419	5,885,989
CIRCLE CAMPUS CREDIT UNIO	CHICAGO	2,149,896	1,977,556	1,805	2,086,965
CITY OF HARVEY EMPLOYEES	HARVEY	984,998	878,379	668	748,292
CLAIRMONT TRANSFER EMPLOY	CHICAGO	261,778	212,481	149	188,735
CLEARING MACHINE	CHICAGO	558,871	426,421	273	372,141
CLIFFORD-JACOBS EMP CRD U	CHAMPAIGN	1,224,276	1,098,637	956	913,661
CM/W EMPLOYEES	CHICAGO	510,426	432,328	385	378,213
CO-OP CREDIT UNION	BLOOMINGTON	187,669	153,699	321	132,133
COAL VALLEY CREDIT UNION	CARBONDALE	765,452	614,132	488	668,154
COLD STORAGE EMPLOYEES	CHICAGO	71,886	59,716	888	58,240
COLES COUNTY POSTAL EMPL	MATTOON	479,862	458,385	295	272,277
COLLEGE/UNIVERSITY CR U	CHICAGO	570,421	524,[illegible]	383	138,993
COLLEGIATE CAP/GOWN CRD U	CHAMPAIGN	699,867	636,[illegible]	919	661,339
COMMANDING OFFICERS/SERG	CHICAGO	278,868	271,[illegible]	804	253,574
COMMERCE AMERICA CU	CHICAGO	185,469	168,8[illegible]	188	53,263
COMMERCIAL NEWS	DANVILLE	467,232	429,106	391	488,386
COMMODORE	DECATUR	78,115	71,288	855	67,985
COMMUNITY GENERAL HOSP	STERLING	144,669	134,651	220	75,115
COM-AM WESTERN REGION	CHICAGO	965,881	766,762	1,431	726,249
COMCO EMPLOYEES	MENDOTA	1,784,986	1,489,671	1,182	1,413,544
COMP/SPANISH SPK AMER WORKERS	CHICAGO	596,898	588,962	826	135,269
CONSUMERS COOP CRED U/LKE	MAUKEGAN	39,859,387	36,479,593	20,408	22,776,611
CONTINENTAL CENTRAL CU	CHICAGO	194,915	162,718	268	168,518
CONTINENTAL COMBINED	CHICAGO	2,138,439	1,935,268	1,891	1,198,808
CONTINENTAL SI EMP CU	CHICAGO	67,632	60,817	877	38,618
CONTROLS CEDIT UNION	BLOOMINGTON	1,965,828	1,796,915	1,622	1,497,132
CORECO EMPLOYEES CREDIT UNION	HILLSIDE	146,662	111,868	169	125,476
COREY STEEL EMPL CU	CHICAGO	586,415	486,713	262	268,974
COURIERS NEWS EMP/CN CARR	ELGIN	127,258	112,239	268	84,249
CPC CREDIT UNION	ARGO	2,868,174	2,687,582	1,599	1,628,114
CPT CREDIT UNION	DES PLAINES	568,813	500,231	706	475,816
CREDIT UNION 1	RANTOUL	109,588,915	84,986,236	49,968	27,783,538
CROSSROADS CREDIT UNION	EFFINGHAM	1,088,933	782,879	1,944	997,831
CUBAN AMER/CHAMBER/COMMER	CHICAGO	281,318	251,634	399	198,861
CULLIGAN USA EMPLOYERS	NORTHBROOK	1,026,194	918,456	612	763,536
D-B EMPLOYEES	HERRIN	114,289	113,274	248	106,936
DAHLY EMPLOYEES	CICERO	2,276,873	2,035,191	1,998	1,336,584
DANVILLE BELL CREDIT UNIO	DANVILLE	1,763,201	1,576,813	731	1,342,599
DANVILLE CONSOLIDATED	DANVILLE	2,388,825	2,115,388	968	1,244,594
DANVILLE HOLY FAMILY	DANVILLE	644,585	568,527	585	518,739
DANVILLE POST OFFICE EMP	DANVILLE	286,596	191,272	162	144,538
DAVID COOK EMPL CREDIT U	ELGIN	478,214	483,617	611	365,919
DCASR CHICAGO CREDIT UNIO	CHICAGO	539,283	425,953	887	488,569
DECATUR ADM CREDIT UNION	DECATUR	3,887,827	3,595,868	2,587	2,904,768
DECATUR BELL CREDIT UNION	DECATUR	3,990,562	3,497,626	1,978	2,917,899
DECATUR EARTHMOVER CRD U	DECATUR	34,626,888	30,748,385	7,335	14,385,814
DECATUR FIREMANS	DECATUR	1,473,766	1,296,774	624	1,165,878
DECATUR MEDICAL DENTAL CU	DECATUR	2,251,722	2,106,978	2,140	2,133,189
DECATUR M/W EMP CRDT UNI	DECATUR	17,756,824	15,839,658	10,117	10,687,231
DECATUR POLICEMEN CR UN	DECATUR	569,636	463,768	234	436,747
DECATUR POSTAL EMP CU	DECATUR	1,929,639	1,786,354	868	1,044,357
DECATUR PURITY BAKING CO	DECATUR	856,756	764,755	439	789,138
DECATUR ST MARYS CRD U	DECATUR	2,578,638	2,199,828	1,637	2,293,377
DECATUR STANOLIND CRD U	DECATUR	3,295,975	2,986,683	1,587	1,989,985
DEERE HARVESTER	EAST MOLINE	35,913,362	31,579,558	8,998	25,859,855
DEERE/COMPANY CRD UNION	MOLINE	39,888,648	35,724,154	13,484	21,661,612
DEKALB COUNTY POSTAL EMPL	DEKALB	623,396	582,356	388	372,999
DEKALB COUNTY TEACHERS CR UN	DEKALB	460,313	397,268	264	218,767
DEKALB MOTOR MAKERS CR UN	DEKALB	1,695,811	1,428,367	843	1,165,949
DERBY FOODS EMPL CREDIT U	CHICAGO	101,377	65,356	192	53,538
DESOTO EMP NTS CREDIT UNI	CHICAGO NTS	169,468	156,624	175	130,317
DIAMOND M	MELROSE PARK	101,605	69,503	223	97,525
DIAMOND MATL CORP EMP CU	ST CHARLES	295,388	251,433	192	151,562
DIAMOND R CREDIT UNION	ROCKFORD	245,932	235,939	236	149,174
DIESEL CREDIT UNION	COUNTRYSIDE	10,863,778	9,858,997	6,468	6,946,598
DIST 103 SCHOOL EMPL CU	LYONS	382,169	314,184	288	337,258
DIXON TEACHERS CREDIT UNI	DIXON	379,838	352,384	366	231,146
DOLTON-RIVERDALE MUNICIPA	DOLTON	217,696	187,128	289	179,581
DOUBLE CIRCLE	SKOKIE	235,963	218,927	388	184,635
DOUGLAS CREDIT UNION	TUSCOLA	298,745	251,779	446	179,629
DPUC CREDIT UNION	CHICAGO	1,693,787	1,421,839	1,625	1,483,890
DREIS/KRUMP CU	CHICAGO	149,968	126,226	268	106,164
DSW EMPLOYEES	DIXON	186,545	153,912	438	106,597
DUKANE EMPL CREDIT UNION	ST CHARLES	481,182	324,445	488	244,875
DUNDEE TOWNSHIP PUBLIC EMPLOYEES	CARPENTERSVILLE	158,596	151,589	202	125,293
DUO-FAST	FRANKLIN PARK	1,345,295	981,977	955	1,015,732
DUPAGE COUNTY EMPLOYEES	WHEATON	774,134	642,856	1,000	600,378
DUPAGE SCHOOLS	WHEATON	22,594,777	21,934,438	8,768	16,071,913
EARTHMOVER JOLIET	JOLIET	15,851,758	14,615,832	6,885	12,276,084
EAST DU PAGE SCHOOLS CU	ELMHURST	4,684,796	4,062,819	2,988	3,029,990
EAST SIDE TERMINAL	MADISON	1,102,322	967,860	798	653,298
EATON EMPLOYEES	LINCOLN	648,596	526,499	974	388,529

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
EDISON CREDIT UNION	CHICAGO	32.525.503	30.525.933	14.239	24.[illegible]
EESCO EMPLOYEES CREDIT UN	CHICAGO	89.322	64.679	884	53.286
EFFINGHAM HIGHWAY	EFFINGHAM	888.825	807.981	622	781.648
EGYPTIAN	FAIRVIEW HTS	384.468	368.606	938	339.167
EJ/E CENTRAL CREDIT UNION	JOLIET	6.059.593	5.582.663	1.931	1.167.168
EKCO EMPLOYEES CREDIT UNI	CHICAGO	471.761	383.712	498	138.688
ELCO EMPLOYEES CREDIT UNI	ROCKFORD	2.837.288	2.193.311	1.183	2.483.964
ELECTRIC ENERGY INC EM CU	METROPOLIS	1.067.673	920.374	779	864.416
ELECTRICAL WORKERS	COLLINSVILLE	378.514	317.761	488	339.221
ELECTRICAL WORKERS/681	CHAMPAIGN	1.152.926	1.046.816	772	1.028.673
ELECTROGAS CREDIT UNION	ALTON	838.199	788.775	368	661.688
ELECTROPOWER CREDIT UNION	EAST ST LOUIS	568.986	458.677	375	503.839
ELGIN CITY EMPLOYEES	ELGIN	2.010.826	1.878.826	1.682	1.881.321
ELGIN MENTAL HEALTH CTR	ELGIN	1.129.189	928.884	882	748.579
ELGIN POSTAL EMP CREDIT U	ELGIN	889.423	808.561	518	622.659
ELK GROVE TWNSP SCHLS CU	ARLINGTON HTS	384.471	253.576	257	286.372
ELMWOOD PK SCHOOL EMPLOYE	ELMWOOD PARK	878.364	808.664	327	592.162
EMPL CRD UNION/ROCK ISLND	ROCK ISLAND	1.095.865	977.602	522	736.353
ENGLEWOOD G&A EMPLOYEES	CHICAGO	4.272.868	3.796.928	1.521	2.148.583
ENTENMANN'S EMPLOYEES	NORTH LAKE	548.326	458.421	911	548.048
EQUIPTO EMPLOYEES CREDIT	AURORA	302.281	269.987	296	250.787
ETHICON SUTURE	CHICAGO	1.226.389	1.129.552	683	629.719
EVANSTON FIREMENS CRED U	EVANSTON	243.655	198.758	131	84.761
EVANSTON POST OFF EMPL CU	EVANSTON	174.751	156.803	128	112.057
EVERGREEN PARK SCHLS EMP	EVERGREEN PARK	1.701.672	1.625.895	722	901.268
FANSTEEL EMPLOYEES CR UN	NORTH CHICAGO	2.076.821	1.856.406	1.110	1.916.865
FEDCO CREDIT UNION	EFFINGHAM	1.184.686	1.082.250	914	1.015.858
FEDERAL CENTER EMPL CU	CHICAGO	3.349.811	3.047.161	3.322	2.623.552
FEDERAL LIFE EMPLOYEES	GLENVIEW	322.028	298.838	206	167.189
FELLOWSHIP BAPTIST CHURCH	CHICAGO	161.648	151.457	469	99.208
FIDELITY	EVANSTON	2.659.663	2.384.748	1.188	1.132.942
FILMS-PACKAGING EMP CU	CHICAGO	3.737.137	3.264.089	1.362	1.343.327
FLEXONICS	BARTLETT	2.025.183	1.675.771	655	988.458
FLINK EMP CREDIT UNION	STREATOR	26.365	19.211	857	13.778
FLOSSMOOR EDUCATION ASSN	FLOSSMOOR	3.931.724	3.818.988	1.115	1.987.653
FLUOR PIONEER EMPL CRD U	CHICAGO	388.709	355.772	239	224.879
FOUNDRY & MUNICIPAL EMP	EAST MOLINE	8.142.486	7.986.298	2.775	4.949.363
FOX EMPLOYEES CREDIT UNIO	DWIGHT	301.236	259.193	405	211.695
FRACTIONAL TOWNSP CU	CALUMET CITY	797.184	748.828	867	679.661
FRANCISCAN MED CEN EMPL CU	ROCK ISLAND	1.042.188	946.898	1.287	921.581
FRANKLIN HOSP CREDIT U	CHICAGO	85.269	73.976	889	56.178
FRANKLIN LIFE EMP CRD UNI	SPRINGFIELD	1.473.189	1.316.197	1.240	1.231.864
FREEPORT CITY EMP CRED U	FREEPORT	114.675	97.959	163	69.220
FREEPORT JOURNAL STANDARD	FREEPORT	66.787	60.710	859	24.467
FREEPORT POSTAL EMP CR U	FREEPORT	54.387	50.878	878	48.484
FUNK SEEDS EMPL CRDT UNIO	BLOOMINGTON	962.984	899.852	869	831.260
G R GRUEB EMPLOYEES CR UN	CHAMPAIGN	91.453	79.981	282	80.397
GALE CREDIT UNION	GALESBURG	7.958.325	7.229.331	3.446	3.128.724
GALESBURG BURLINGTON CU	GALESBURG	5.552.020	4.859.392	3.865	3.322.316
GALESBURG MIDWEST EMP CU	GALESBURG	6.816.757	6.382.613	2.986	5.822.773
GALESBURG POSTAL CREDIT	GALESBURG	852.180	761.994	580	541.662
GARDEN CITY CREDIT ASSN	CHICAGO	376.929	339.178	319	329.942
GARDNER CREDIT UNION	SOUTH BELOIT	589.844	487.591	385	481.677
GARDNER DENVER EMPLOYEES	QUINCY	3.816.934	3.367.688	1.384	1.749.879
GAS AND ELECTRIC	ROCK ISLAND	4.748.989	4.383.193	2.189	3.464.480
GBC EMPLOYEES CREDIT UN	NORTHBROOK	647.956	561.193	795	548.319
GCAD CREDIT UNION	GRANITE CITY	2.982.752	2.728.884	2.110	2.313.627
GENERAL FOODS EMPLOYEES	KANKAKEE	16.795.836	15.425.993	6.922	10.167.963
GENERAL MILLS EMPLOYEES	CHICAGO	3.396.238	3.000.119	1.342	2.330.255
GENERAL OFFICE CREDIT U	CHICAGO	661.235	561.562	725	598.994
GEORGE EVANS EMP CRDT UN	MOLINE	38.347	26.197	998	38.177
GMA CREDIT UNION	CANTON	888.886	748.231	891	913.076
GLASS WORKERS	OTTAWA	24.668.329	22.447.892	11.489	12.188.361
GLASSWORKERS LKS NO 14 CU	DECATUR	587.465	516.537	458	535.078
GLENBROOK	GLENVIEW	4.397.886	4.158.112	1.928	3.345.727
GLENVIEW CREDIT UNION	GLENVIEW	2.286.882	2.081.548	2.267	1.512.933
GLSBRG ST MRYS HOSP EMPLY	GALESBURG	117.218	111.019	378	89.866
GOOD SHEPHERD CREDIT UNIO	CHICAGO	29.392	25.749	124	4.371
GOSS EMPLOYEES CREDIT U	CHICAGO	866.882	767.588	891	769.268
GOULD EMPLOYEES CRDT UN	KANKAKEE	1.145.679	918.567	998	879.079
GRAND TRUNK EMP CREDIT U	CHICAGO	428.256	342.944	344	268.714
GRANTAROSS TWNP COMM CRED	HOOPESTON	25.017.511	23.891.791	7.701	16.551.573
GRC CREDIT UNION	MT VERNON	62.997	53.718	194	63.563
GREAT LAKES CREDIT UNION	GREAT LAKES	118.951.871	110.076.163	58.472	62.994.975
GREAT LAKES REFINING CU	BLUE ISLAND	1.713.388	1.591.788	693	1.149.755
GREATER INST AME CHURCH	CHICAGO	18.687	16.311	979	2.237
GREENLEE	ROCKFORD	4.811.828	3.588.488	2.151	3.871.815
GREENUP MFG CO EMPLOYEES	GREENUP	108.882	88.722	139	56.857
GRIGOLEIT EMPLOYEES CR UN	DECATUR	432.198	376.868	241	384.883
GTI EMPLOYEES	BLOOMINGTON	4.371.839	4.026.926	2.877	3.942.158
GUNITE EMPLOYEES CREDIT U	ROCKFORD	1.477.779	1.075.989	533	834.557
H & S CREDIT UNION	TAYLORVILLE	1.224.361	998.761	698	977.848
H O PERLEE CREDIT UNION	ROCKFORD	1.419.728	1.283.456	1.078	1.076.491
H P SMITH EMPLOYEES CU	CHICAGO	248.839	188.468	191	168.838
HALL-ROTO-CENTRAL CREDIT	CHICAGO	3.991.988	3.827.888	2.987	2.611.555
HAMMA EMPLOYEES CREDIT U	CHICAGO	241.425	211.328	137	192.185
HARRINGTON/KING EMPL CU	CHICAGO	182.912	162.156	113	62.398
HARRIS CREDIT UNION	QUINCY	1.916.665	1.655.369	914	1.311.188
HARVARD COMMUNITY CREDIT	HARVARD	1.186.859	1.022.359	994	678.666
HAWTHORNE CREDIT UNION	CHICAGO	21.859.844	18.917.328	6.683	8.593.761
HAYMARKET CREDIT UNION	CHICAGO	456.576	416.537	575	266.668
HEALTH CARE EMPLOYEES CR UN	NORMAL	344.957	344.957	882	313.916
HEALTH PROFESSIONALS CU	ALEDO	122.112	106.583	262	74.234
HEALTH SCIENCES CENTER CR UN	CHICAGO	1.123.106	1.008.926	1.589	752.301
HEATH EMPLOYEES CRDT UN	ROBINSON	155.498	104.705	272	83.048
HEIGHTS AUTOWORKERS CU	CHICAGO HTS	6.154.231	5.920.865	2.822	4.884.535
HENKEL CORP EMPLOYEES	KANKAKEE	1.639.961	1.388.710	614	1.587.856
HENNEPIN STEEL WKRS CRED	HENNEPIN	484.589	346.288	526	388.889
HENRY COUNTY POSTAL EMPLY	KEWANEE	282.382	257.749	151	244.665
HENRY COUNTY SCHOOL EMP	GENESEE	583.171	583.826	193	443.774
HIAWATHA CREDIT UNION	CHICAGO	1.285.318	1.184.153	965	1.073.965
HILLSBORO COMMUNITY	HILLSBORO	87.384	85.888	295	10.445
HINSDALE HOSPITAL CR UN	HINSDALE	3.558.930	3.352.475	2.877	2.998.742
HOBBS DIV STEWART-WARNER	SPRINGFIELD	239.132	223.877	267	205.553
HOLSUM EMPLOYEES CREDIT U	CHICAGO	518.443	485.746	321	345.426
HOLY CROSS HOSP EMP CU	CHICAGO	1.168.215	1.028.031	991	957.295
HOMEWOOD CREDIT UNION	HOMEWOOD	827.664	746.369	869	625.438
HONEYWELL EMPLOYEES	ARLINGTON HTS	1.048.868	856.835	842	694.894
HUNTLEY COMMUNITY CREDIT	HUNTLEY	920.939	856.864	1.326	881.748
HYSTER DANVILLE EMPLOYEES	DANVILLE	2.752.882	2.371.319	1.980	2.217.788
I A S A CREDIT UNION	SPRINGFIELD	937.529	714.273	647	847.787
I B E W LOCAL 8146	DECATUR	213.491	172.310	363	138.671
I B E W LOCAL 3-649	ALTON	332.261	306.452	231	319.748
I S U CREDIT UNION	NORMAL	4.933.714	4.439.593	2.618	3.261.184
I.H. FARMALL	ROCK ISLAND	55.126.829	50.869.474	12.263	26.044.328
IBEW LOCAL 193	SPRINGFIELD	317.184	300.361	198	8.819
IFDA	SPRINGFIELD	1.938.786	1.812.899	191	137.643
IN MISSISSIPPI VALLEY	ROCK ISLAND	55.421.438	52.844.684	20.884	28.294.745
INB RIVERDALE CREDIT UNION	RIVERDALE	1.518.358	1.127.162	593	499.448
ILL CENTRAL CICERO CRED U	CHICAGO	8.814.368	8.438.811	3.884	3.399.318
ILL CENTRAL(ST LOUIS DIV)	CENTRALIA	585.895	551.828	317	548.185
ILL EDUCATION ASSOC CRED	SPRINGFIELD	1.891.328	1.713.288	1.824	1.738.573
ILL GE EMPLOYEES	CICERO	1.631.667	1.571.996	1.660	1.042.343
ILL HOSP EMP CREDIT U	OAK BROOK	14.148.452	13.768.867	19.369	11.576.719

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
ILL STATE EMPLOYEES CR UN	SPRINGFIELD	1,851,625	1,715,144	4,078	1,582,312
ILLINI COMMUNITY HOSP EMP	PITTSFIELD	42,623	55,371	134	40,312
ILLINOIS CENTRAL GULF	CHAMPAIGN	2,244,384	1,823,558	1,581	1,828,326
ILLINOIS CNTRL E ST LOUIS	EAST ST LOUIS	566,213	486,319	516	489,780
ILLINOIS MEDIA ASSOCIATION	DECATUR	1,225,995	1,124,439	989	861,101
ILLINOIS VALLEY CREDIT U	PERU	4,490,522	4,199,647	2,709	2,152,697
IMPERIAL CREDIT UNION	SPRINGFIELD	16,394	12,449	120	6,647
IMPERIAL EMPLOYEES	CHICAGO	1,818,814	1,662,758	774	1,171,130
INC EMPLOYEES CREDIT UNIO	CHICAGO	895,868	851,907	399	898,332
INCO EMPLOYEES CREDIT UN	CHICAGO	1,116,078	1,022,988	671	647,868
INDUSTRIAL GLOVES EMP CU	DANVILLE	222,685	188,899	166	182,388
INGERSOLL	ROCKFORD	144,349	131,702	884	118,954
INGERSOLL PRODUCTS CRED U	CHICAGO	1,391,638	1,238,263	882	865,638
INLAND STEEL CREDIT UNION	CHICAGO	1,677,666	1,579,633	838	1,461,595
INTERNATIC CREDIT UNION	SPRING GROVE	984,299	853,779	744	757,980
INTERSTATE PUBLISHERS EMP	DANVILLE	498,831	466,844	463	496,755
IRSE CREDIT UNION	SPRINGFIELD	2,388,375	2,065,972	981	1,718,115
J I CASE EMP CREDIT UNION	ROCK ISLAND	1,466,438	1,166,363	683	964,859
J L C EMPLOYEES CREDIT UNION	ROCKFORD	4,224,782	4,586,568	1,458	2,228,839
J-M EMPLOYEES CREDIT UNIO	WAUKEGAN	2,988,972	2,358,515	1,122	1,991,448
J/J EMPLOYEES CREDIT UNIO	CHICAGO	3,161,636	2,855,361	712	865,201
J/O EMPLOYEES CREDIT UNIO	CHICAGO	287,919	166,928	495	88,775
JACKSONVILLE AREA STATE	JACKSONVILLE	147,993	133,975	325	128,992
JAYDON EMPLOYEES CREDIT	ROCK ISLAND	1,291,736	1,183,881	628	564,881
JOAN OF ARC CREDIT UNION	HOOPESTON	349,888	316,728	331	276,992
JOANNA WESTERN MILLS EMP	CHICAGO	472,262	426,167	488	286,747
JOHN JONES 7 F/AM	CHICAGO	26,853	19,498	106	10,588
JOLIET DIST CREDIT UNION	JOLIET	5,837,218	4,957,855	1,556	4,862,203
JOLIET FIREFIGHTERS CRE U	JOLIET	715,920	632,581	342	579,229
JOLIET HERALD-NEWS EMPL	JOLIET	715,614	681,112	316	587,333
JOLIET PRAIRIE EMP CU	JOLIET	353,718	322,963	128	242,586
JOLIET-ST ANNE CREDIT UN	CREST HILL	467,461	412,415	389	348,319
JPC EMPLOYEES CREDIT UNIO	CHICAGO	224,619	202,658	177	144,252
K M D EMPLOYEES CREDIT UN	KEWANEE	253,811	204,753	209	196,824
KAMPSVILLE COMM CREDIT U	KAMPSVILLE	38,340	26,378	140	14,339
KANE COUNTY TEACHERS CU	ELGIN	22,358,983	20,889,517	8,552	12,154,736
KANKAKEE BELL CREDIT UN	KANKAKEE	2,292,696	1,870,968	836	1,392,132
KANKAKEE CITY EMPLOYEES	KANKAKEE	823,286	728,176	575	693,960
KANKAKEE COMMUNITY COLLEG	KANKAKEE	96,662	91,953	118	93,631
KANKAKEE COUNTY CATHOLIC	KANKAKEE	16,360,678	16,269,261	9,135	9,592,681
KANKAKEE COUNTY INDUST	BRADLEY	658,578	622,644	681	373,634
KANKAKEE FEDERATION/TCHRS	KANKAKEE	1,259,672	1,140,738	539	1,047,934
KANKAKEE ST MARTIN CREDIT	KANKAKEE	346,357	304,847	398	299,757
KANKAKEE TERMINAL BELT	KANKAKEE	1,190,210	852,545	600	825,218
KANKAKEE VALSPAR CREDIT UN	KANKAKEE	1,058,461	897,588	541	828,832
KEMBA PEORIA	PEORIA	5,483,116	4,568,998	1,767	2,779,133
KEYSTONE CHICAGO NTS CR U	CHICAGO NTS	878,832	736,633	419	797,849
KEYSTONE PRINTING CREDIT	WAUKEGAN	474,815	406,138	287	183,741
KING EMPLOYEES CREDIT UN	PITTSFIELD	60,881	51,362	886	45,481
KING LAB EMPLOYEES	DECATUR	596,791	526,631	266	237,394
KNOEDLER EMPLOYEES CREDIT	STREATOR	93,868	82,158	862	29,174
KNOX COLLEGE CREDIT UNION	GALESBURG	246,352	213,198	312	244,799
KNOX COUNTY SCHOOL EMPLOY	GALESBURG	1,869,128	1,648,648	1,136	1,583,357
KRAFT EMPLOYEES CREDIT U	GLENVIEW	14,220,552	12,788,468	7,236	10,744,980
L & F EMPLOYEES CREDIT UN	LINCOLN	212,844	189,862	486	141,427
L FISH EMPLOYEES CREDIT U	CHICAGO	122,421	114,332	97	104,383
L/M AND C/EI CREDIT UNION	DANVILLE	1,351,478	1,234,973	467	1,268,739
LABORERS' LOCAL 773	CARIO	205,295	192,166	183	41,183
LACLEDE CREDIT UNION	ALTON	13,552,233	12,518,287	3,997	8,678,638
LADY OF LORETTO CREDIT UN	HOMETOWN	894,393	787,624	1,188	682,661
LAKE COUNTY POSTAL	WAUKEGAN	683,216	369,751	478	387,917
LAKESIDE PRESS CREDIT UNI	CHICAGO	1,146,368	895,688	2,187	844,934
LAKEVIEW MEDICAL CENTER	DANVILLE	3,383,874	3,034,136	1,640	2,165,965
LAND OF LINCOLN CRD UNION	DECATUR	10,854,705	9,306,893	4,297	6,881,965
LASALLE CNTY POSTAL CR UN	OTTAWA	256,844	226,356	288	231,244
LASALLE CNTY SCHOL EMPLOY	OTTAWA	794,888	734,683	642	691,079
LAUHOFF EMPLOYEES CREDIT	DANVILLE	3,263,667	2,722,323	1,016	2,243,657
LAWRENCE BROS EMPL CRD U	STERLING	482,287	432,821	356	299,151
LEAP EMPLOYEES CREDIT UN	CHICAGO	580,368	523,574	724	579,126
LEYDEN SCHOOLS CREDIT U	FRANKLIN PARK	9,578,789	9,248,835	3,917	6,380,519
LIBERTY CREDIT UNION	CHICAGO	181,681	92,266	858	98,498
LINCOLN AREA ELECTRIC EMP	LINCOLN	191,783	168,997	153	168,114
LITTELFUSE EMPL CREDIT U	DES PLAINES	744,864	691,988	831	566,293
LITTLE CO/MARY EMPL CU	EVERGREEN PARK	2,851,979	1,895,977	1,398	1,878,392
LOCAL 1271 CREDIT UNION	DANVILLE	661,137	567,662	713	663,526
LOCAL 150 IUOF MEMBERS CU	COUNTRYSIDE	6,858,565	6,577,855	3,152	4,986,577
LOCAL 18-B	CHICAGO	295,238	244,843	496	195,878
LOCAL 73 CREDIT UNION	CHICAGO	1,845,597	882,648	2,436	799,182
LOCAL 743	CHICAGO	2,322,336	1,699,548	4,521	774,089
LOCAL 939 BARBERS CR U	CHICAGO	27,433	20,515	128	9,313
LOGAN COUNTY PUBLIC EMPLO	LINCOLN	10,158,681	9,681,476	4,448	8,106,158
LORETTO HOSPITAL EMPLOYEE	CHICAGO	395,118	349,263	465	315,606
LYON METAL PROD INC EMP	AURORA	1,218,961	916,238	588	425,243
LYONS COMMUNITY	LYONS	291,714	271,699	388	245,883
LYONS NTC	DANVILLE	182,263	165,405	227	93,161
LYONS TOWNSHIP HS	WESTERN SPRINGS	2,452,202	2,391,198	832	1,897,671
MAI CREDIT UNION	PEORIA	221,756	196,151	134	154,829
MABC CREDIT UNION	EVANSTON	197,231	191,748	388	132,628
MADCO	EDWARDSVILLE	209,746	203,392	557	171,986
MAINE TOWNSHIP SCHOOLS	NILES	812,288	758,522	869	623,948
MARION MEMORIAL HOSPITAL	MARION	162,344	149,772	354	127,882
MARION VA HOSPITAL CU	MARION	367,174	309,766	389	348,288
MARISON EMPLOYEES	SOUTH ELGIN	59,793	46,277	975	16,823
MARSHALL FIELD/CO EMPL CU	CHICAGO	2,875,644	1,960,328	2,718	910,171
MARVEL-YORK CREDIT UNION	DECATUR	6,716,980	6,858,758	3,142	3,695,851
MASTER PRINTERS CREDIT UN	CHICAGO	12,683,850	11,398,968	10,488	11,312,773
MATERNITY BVM CREDIT U	BOURBONNAIS	1,327,560	1,095,349	931	1,289,015
MATSUSHITA EMPL FAMILY CR UN	FRANKLIN PARK	4,348,772	4,188,737	1,717	1,956,286
MATTOON BIG FOUR EMPLOYEE	MATTOON	461,138	375,954	321	143,981
MATTOON COMM CR ASSOC CR UN	MATTOON	297,846	246,511	469	228,743
MATTOON ST MARYS	MATTOON	148,790	142,260	192	64,910
MC LAUGHLIN EMPLOYEES	MOLINE	747,340	593,811	359	388,936
MCC POWERS EMPLOYEES CRD	SKOKIE	1,078,826	937,727	531	388,616
MCE CREDIT UNION	BLOOMINGTON	948,348	907,995	1,242	831,042
MCMILLEN MASTER	GIBSON CITY	388,689	249,866	176	296,999
MEA	MONTICELLO	86,622	71,484	161	64,916
MEADOWS	ROLLING MEADOWS	21,586,493	21,133,657	8,979	16,829,946
MENARD CREDIT UNION	MENARD	86,516	67,268	198	78,574
MERCER CTY SCHOL EMPL CU	ALEDO	212,736	183,624	384	178,648
MERCY HOSP EMP CREDIT U	URBANA	973,847	861,629	1,344	858,407
METAMORA ST MARYS PARISH	METAMORA	589,955	434,593	488	418,182
METER CENTER CREDIT UNION	DECATUR	548,644	318,872	416	333,292
MICRO SWITCH EMPLOYEES CU	FREEPORT	17,264,719	15,787,735	5,986	10,825,996
MIDCENTRAL	PEORIA	6,688,788	8,568,629	3,969	4,369,795
MIDWEST CREDIT UNION	DANVILLE	5,736,612	5,334,921	1,698	3,218,688
MIDWEST TRUCK	CHICAGO	324,665	242,167	284	233,828
MILLEDGEVILLE COMM CU	MILLEDGEVILLE	898,388	769,691	1,243	723,828
MMC EMPLOYEES	SPRINGFIELD	744,133	726,328	1,343	721,867
MODERN PLATING EMPLOYEES	FREEPORT	169,634	155,218	181	183,349
MOLINE MUNICIPAL CR UN	MOLINE	5,034,566	4,558,994	1,688	4,016,910
MOLINE POSTAL EMPLOYEES	MOLINE	372,887	298,999	356	233,933
MONSANTO EMPLOYEES	SAUGET	4,222,523	3,327,278	1,344	3,737,930
MONTGOMERY EMPLOYEES C U	MOLINE	3,511,563	3,202,128	2,113	2,440,287
MONUMENTAL	CHICAGO	186,151	98,178	144	48,169

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
MOORMAN EMPLOYEES CRED U	QUINCY	9,814,230	8,812,634	3,496	8,434,314
MORAINE VALLEY STUDENT CU	PALOS HILLS	13,269	12,985	041	[illegible]
MORGAN PARK CO-OP	CHICAGO	357,357	294,698	879	176,981
MORRIS COMMUNITY	MORRIS	4,343,923	4,117,914	2,612	3,089,411
MORTON EMPLOYEES CREDIT U	CICERO	546,896	451,759	993	452,211
MORTON THIOKOL EMPLOYEES	CHICAGO	1,065,125	941,856	890	753,315
MOTOR COACH EMPLOYEES	EAST ST LOUIS	1,833,769	1,596,957	1,850	1,486,317
MOTOR EXPRESS EMPL CRD U	OAK LAWN	137,768	108,986	861	17,484
MOTOROLA CREDIT UNION	SCHAUMBURG	49,623,584	47,480,091	19,425	26,946,699
MT CARMEL	JOLIET	79,856	68,993	336	37,314
MUELLER CO EMPL CREDIT U	DECATUR	9,783,318	9,057,578	3,225	5,804,798
MUELLERS-PINEHURST	ROCKFORD	394,870	332,861	275	238,431
MUJ	ROCKFORD	1,632,487	1,384,993	580	978,839
MURRAY EMPLOYEES CREDIT U	CENTRALIA	211,216	163,286	624	176,371
MAIL WORKERS CREDIT UNION	SPRING VALLEY	296,571	265,148	178	220,942
NARDA	CHICAGO	3,856,991	3,773,841	1,152	647,312
NATIONAL CAN CLEARING	CHICAGO	527,388	486,118	388	395,438
NATIONAL CASTINGS EMP CU	CICERO	317,332	220,298	348	221,425
NATIONAL LOCK EMPLOYEES	ROCKFORD	1,169,567	1,088,759	1,434	767,873
NATIONAL VAN EMPLY CRED U	BROADVIEW	138,642	128,881	899	83,473
NATL CAN EMPLOYEES CRED U	CHICAGO	1,144,420	1,032,448	798	927,836
NED EMPLOYEES CREDIT U	CARBONDALE	19,155	4,848	136	16,789
NEISLER CREDIT UNION	DECATUR	238,869	193,778	221	219,848
NEW TESTAMENT B & C CREDIT UNION	CHICAGO	49,727	43,568	108	18,837
NEW WORLD CREDIT UNION	CHICAGO	41,831	38,184	928	18,389
NIHAN/MARTIN EMPL CRD U	ROCKFORD	39,119	31,938	825	16,980
NILES TWNSHP SCHOOLS CU	SKOKIE	6,389,189	5,926,956	1,578	2,844,175
NIUM CONFERENCE CREDIT UN	ELGIN	1,327,459	1,287,235	671	655,490
NORGE MERRIK	MERRIN	2,249,521	2,249,383	1,888	1,926,257
NORTH BELL CREDIT UNION	CHICAGO	4,181,562	3,685,626	1,607	2,931,995
NORTH LAKES TEACHERS CU	GURNEE	316,882	276,134	479	278,332
NORTH SHORE GAS CREDIT U	WAUKEGAN	2,389,197	2,077,568	1,881	1,968,473
NORTH WEST ILL CREDIT UNI	MT MORRIS	3,568,117	3,262,289	3,448	2,973,899
NORTHEASTERN IEA CREDIT	PARK FOREST	258,362	243,595	226	148,282
NORTHERN COOK COUNTY CMPT	WINNETKA	45,851	36,882	129	29,876
NORTHERN ILL CREDIT UNION	ROCKFORD	12,753,717	12,398,049	11,351	11,019,415
NORTHERN ILL WATER CORP	URBANA	225,278	197,365	282	189,906
NORTHWEST CENTRAL CREDIT UNION	CHICAGO	361,554	330,868	341	279,855
NORTHWEST PARISHES CRD U	CHICAGO	5,736,336	5,630,893	4,306	4,428,107
NSC STAFF CREDIT UNION	CHICAGO	95,116	82,132	169	36,764
NU EMPLOYEES CREDIT UNION	EVANSTON	804,299	744,511	428	634,834
NW SUBURBAN POSTAL CRED U	PARK RIDGE	749,443	680,905	698	681,885
NYC EMPLOYEES	HARRISBURG	151,721	104,202	148	105,776
NYCO CREDIT UNION	CHICAGO	387,639	341,996	176	264,148
OAK EMPLOYEES CREDIT UNIO	CRYSTAL LAKE	888,811	596,389	627	595,283
OAK FOREST	OAK FOREST	143,868	132,617	251	129,191
OAK LAWN COMM CHURCH CR U	OAK LAWN	859,889	805,761	484	684,973
OAK PARK EMPLOYEES CRD U	OAK PARK	1,868,959	1,777,881	1,138	1,138,532
OAK PARK POSTAL EMPLOYEES	OAK PARK	132,766	114,093	874	81,645
OAKLAWN MUNICIPAL	OAK LAWN	730,303	613,946	533	617,367
OLIN EMP CREDIT U/JOLIET	JOLIET	5,221,118	5,070,626	1,321	2,479,135
OLIN EMPL CREDIT UNION	EAST ALTON	28,875,625	26,066,851	9,669	21,157,711
OPERATING ENGINEERS LC148	GRANITE CITY	5,381,407	4,496,694	2,500	4,354,110
OREGON COMMUNITY CRED UN	OREGON	683,945	578,838	588	343,654
OTTAWA MIWAY	OTTAWA	1,895,887	1,828,548	736	648,913
OUR LADY/GOOD COUNSEL CU	AURORA	989,964	878,146	1,135	628,119
OUTBOARD MARINE CORP EMPL	WAUKEGAN	10,369,852	9,879,898	4,436	4,871,076
PAGE ENGINEERING EMPL CU	CHICAGO	855,784	745,676	270	129,524
PALATINE SCHAUMBURG SCHLS	PALATINE	4,539,671	4,896,663	1,857	3,682,564
PANA AREA CREDIT UNION	PANA	2,207,370	2,031,764	2,924	1,114,681
PANDUIT EMPLOYEES	TINLEY	881,978	795,441	798	574,138
PANTAGRAPH PRNTNG/STATHRY	BLOOMINGTON	2,242,960	1,196,946	241	228,836
PARIS MI-WAY CREDIT UNION	PARIS	628,957	536,966	537	506,955
PARK EMPLOYEES CREDIT UNI	CHICAGO	17,743,227	16,965,605	6,032	8,741,859
PARK FOREST MUNICIPAL EMP	PARK FOREST	214,719	177,518	235	195,995
PARK MANOR CHRIST CHURCH	CHICAGO	128,223	99,484	235	64,239
PARK MANOR UCC	CHICAGO	26,683	25,282	358	5,787
PARKWAY GARDENS CREDIT UN	CHICAGO	156,402	111,351	097	69,576
PAYSAVER CREDIT UNION	MELROSE PARK	39,638,922	37,695,552	22,179	34,369,318
PEABODY-MYERS EMPLOYEES	STREATOR	487,880	351,911	377	354,478
PEERLESS/AMERICA EMPL CU	CHICAGO	226,681	192,725	114	37,849
PEGASUS EMPLOYEES CREDIT UN	SCHAUMBURG	77,446	62,179	206	43,528
PEOPLES CREDIT UNION	CAPRON	178,548	157,361	486	119,617
PEORIA BELL CREDIT UNION	PEORIA	4,784,248	3,912,814	1,438	4,353,638
PEORIA CITY EMPLY CREDIT	PEORIA	2,049,175	1,871,638	1,418	1,416,394
PEORIA CTY SCHL EMPL CU	PEORIA	766,189	672,683	1,184	656,127
PEORIA FIRE FIGHTERS CR U	PEORIA	1,277,975	1,046,213	251	1,019,298
PEORIA GRAPHIC ARTS CU	PEORIA	1,216,276	1,089,455	1,224	1,083,836
PEORIA HIWAY CREDIT UNION	PEORIA	589,234	528,882	435	455,241
PEORIA JOURNAL STAR CRD U	PEORIA	1,276,565	1,199,682	887	1,132,584
PEORIA POSTAL EMP CR UN	PEORIA	2,912,856	2,455,714	1,243	2,086,453
PEORIA TYPOGRAPHICAL CR U	PEORIA MTS	99,838	79,646	985	43,143
PERU MUNICIPAL CREDIT U	PERU	216,277	168,856	244	138,728
PERU ST MARYS PARISH CR U	PERU	283,978	258,835	341	217,788
PGL/CC EMPLOYEES CREDIT U	CHICAGO	14,331,564	13,254,887	4,118	11,283,481
PHEOLL EMPLOYEES	CHICAGO	488,523	348,381	365	258,188
PHONE CO	CHICAGO	9,510,915	8,996,558	2,534	6,686,194
PIERCEE GLASS LINCOLN CR	LINCOLN	79,735	75,477	168	73,517
PILGRIM BAPTIST CREDIT UN	CHICAGO	205,742	180,735	216	21,815
PILLSBURY EMPLOYEES	SPRINGFIELD	1,949,864	1,628,571	522	1,378,173
PINES EMPLOYEES CREDIT UN	AURORA	121,851	108,998	112	89,898
PITTSBURGH INTL EMPLOYEES	FAIRBURY	98,191	68,581	145	69,221
PLANITES	CHICAGO	3,287,537	2,965,492	2,189	2,311,286
PLANO SAVINGS CREDIT UNIO	PLANO	467,820	409,335	345	486,811
PLOW/PLANTER EMP CRDT U	MOLINE	10,939,259	10,458,699	7,347	7,641,458
POLO COMMUNITY CREDIT UNI	POLO	178,284	157,707	344	135,925
PONTIAC-DWIGHT PRISON EMP	PONTIAC	446,375	401,188	787	345,939
POTTERY CREDIT UNION	ROBINSON	585,721	428,772	299	258,696
POTTERY WORKERS CREDIT U	ABINGDON	284,675	236,322	286	238,817
PRAIRELAND	GALESBURG	3,335,985	3,166,612	2,975	2,486,108
PRAIRIE FARMS DAIRY EMP CU	PEORIA	230,703	198,391	169	204,358
PRECISION SCIENTIFIC CR U	CHICAGO	246,363	209,628	251	135,769
PRECISION STEEL	FRANKLIN PARK	111,117	106,897	159	114,726
PREMIUM CREDIT UNION	WAGGRIDGE	94,883	81,831	115	48,563
PRINCETON CHAMPION EMP CU	PRINCETON	57,898	51,216	121	32,832
PROCESSORS-INDUSTRIAL	GRANITE CITY	5,164,849	4,842,729	3,702	3,328,592
PROCTER/GAMBLE CHICAGO	CHICAGO	963,647	737,457	369	778,644
PROCTOR HOSPITAL EMPLY	PEORIA	394,634	328,868	760	367,879
PROFESSIONAL ASSN/CLERGY	RICHMOND	344,319	326,828	230	274,278
PROGRESS CREDIT UNION	CHICAGO	4,921,949	3,771,877	2,844	3,389,738
PROS CREDIT UNION	CHICAGO	462,247	397,149	194	61,194
PROVIDENT HOSPITAL	CHICAGO	208,911	189,429	149	83,968
PROVISO TOWNSHP TEACHERS	WESTCHESTER	5,195,647	4,962,917	2,143	2,912,418
PURINA EMPLOYEES CREDIT U	BLOOMINGTON	95,641	77,895	109	68,848
PYLE-NATIONAL	CHICAGO	518,342	452,971	427	230,572
PYRAMID EMPLOYEES	CHICAGO	336,120	274,264	179	212,819
QUAKER EMPLOYEES	ROCKFORD	334,715	285,963	279	275,539
QUAKER OATS EMP CREDIT U	PEKIN	119,687	97,296	182	108,499
QUAM NICHOLS CREDIT UNION	CHICAGO	91,285	72,033	072	15,468
QUINCO	QUINCY	2,031,954	1,803,939	1,552	1,225,349
QUINCY BELL	QUINCY	366,663	323,163	288	275,998
QUINCY CHAPTER CREDIT UN	QUINCY	1,495,612	1,287,274	1,781	1,152,987
QUINCY CLINIC EMPLY CU	QUINCY	235,558	200,270	393	176,093
QUINCY MUNICIPAL	QUINCY	265,035	235,242	359	221,473

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
QUINCY POSTAL EMPL CR U	QUINCY	1,289,214	1,110,963	697	1,037,637
RANTOUL-CHANUTE COMM CR UN	RANTOUL	6,293,856	5,752,189	2,303	3,629,304
RAVENSWOOD 400 CREDIT UNI	CHICAGO	1,129,836	1,092,878	748	971,464
RAWHIDE CREDIT UNION	ELGIN	1,051,749	868,111	707	1,016,172
RAWLEIGH EMPLOYEES CREDIT	FREEPORT	53,258	51,619	868	40,932
REAVIS STICKNEY CREDIT UN	BURBANK	887,799	738,656	497	890,508
RECO CREDIT UNION	ROCKHOUSE	251,368	224,685	198	208,581
REDBRAND CREDIT UNION	BARTONVILLE	7,886,384	6,391,825	4,828	5,240,291
REGISTER MAIL CREDIT UNIO	GALESBURG	270,991	181,453	188	242,488
REGO	CHICAGO	457,561	259,992	199	229,884
RELCO CREDIT UNION	WINCHESTER	218,879	198,748	152	159,164
REPUBLIC STEEL EMPLOY CR	CHICAGO	13,166,638	11,772,521	3,653	8,335,574
RESEARCH CENTER CREDIT UN	DES PLAINES	2,816,520	1,975,586	837	884,172
REVERE CHICAGO EMPLOYEES	CHICAGO	18,857	15,556	81	865
REVERE CREDIT UNION	CLINTON	212,992	198,563	493	191,377
REYNOLDS MC COOK EMPLOYEE	BROOKFIELD	4,497,346	3,808,779	2,505	3,653,838
RHEEM EMPLOYEES CRDT UN	CHICAGO	1,385,152	1,026,461	625	989,448
RICH TOWNSHIP SCHOOL EMPL	PARK FOREST	987,427	937,569	624	931,912
RICHARDS-WILCOX CRDT UN	AURORA	626,355	544,658	345	591,737
RIDGEWOOD AREA SCHOOLS	NORRIDGE	198,817	180,416	183	86,114
RIVERSIDE HOSP EMPLOYEES	KANKAKEE	587,799	518,384	344	459,811
ROCK ISLAND AREA SCHOOLS	ROCK ISLAND	234,899	177,353	297	81,963
ROCK ISLAND POSTAL EMPLOY	ROCK ISLAND	2,048,883	1,836,893	1,292	1,791,317
ROCK-WINN CREDIT UNION	ROCKFORD	456,823	384,891	886	382,798
ROCKFORD BELL CREDIT UN	ROCKFORD	5,196,168	4,255,884	1,986	3,691,678
ROCKFORD CLUTCH CREDIT U	ROCKFORD	1,488,630	1,282,493	796	1,148,271
ROCKFORD MUNICIPAL EMPLOY	ROCKFORD	1,592,152	1,435,818	1,119	1,119,646
ROCKFORD NEWSPAPERS CR UN	ROCKFORD	85,368	69,988	161	87,933
ROCKFORD POSTAL EMPLOYEES	ROCKFORD	2,724,838	2,316,348	1,572	2,186,985
ROMEOVILLE COMM CRDT UNIO	ROMEOVILLE	2,288,571	2,149,171	1,322	794,180
ROPER EMPL CREDIT UNION	KANKAKEE	6,092,636	5,329,673	1,990	1,551,112
ROSCOE CREDIT UNION	CHICAGO	313,234	268,665	191	283,168
ROSELAND COMMUNTIY HOSP	CHICAGO	884,171	802,288	568	697,873
RS EMPLOYEES CREDIT UNION	CHICAGO	359,421	305,543	164	185,139
RUDOLF	BOURBONNAIS	678,644	614,580	272	414,811
RYERSON EMPLOYEES CRDT UN	CHICAGO	1,528,068	1,383,480	1,012	1,050,882
S A M M CREDIT UNION	EFFINGHAM	372,367	344,620	436	230,275
S CHGO COMM HOSP EMP CU	CHICAGO	957,146	826,023	802	673,855
S O S EMPLOYEES	CHICAGO	358,811	335,391	264	257,266
S&C EMPLOYEES CRDT UN	CHICAGO	3,817,624	3,569,816	1,849	1,293,468
SAFEWAY EMPLOYEES CR UN	HARVEY	288,784	228,816	113	149,829
SAINT ADRIAN CREDIT UNION	CHICAGO	722,902	646,898	493	519,811
SAINT ELIZABETH	CHICAGO	144,921	129,811	849	81,961
SAINT MARK CREDIT UNION	CHICAGO	310,227	248,158	543	298,298
SALEM SCHOOL SYSTEM CRED	SALEM	697,618	572,827	918	612,397
SANGAMO CHAPTER	SPRINGFIELD	3,936,888	2,967,217	1,527	2,122,712
SANGAMON COUNTY	SPRINGFIELD	288,362	189,501	425	213,829
SANGAMON COUNTY SCHOOLS	SPRINGFIELD	3,879,653	3,696,757	2,143	3,286,652
SANGAMON STATE UNIVERSITY	SPRINGFIELD	73,196	69,727	143	15,776
SANITARY DISTRICT EMPLOY	CHICAGO	4,873,479	3,871,612	1,986	2,727,237
SANTA FE CHICAGO FEDERAT	CHICAGO	164,277	146,634	318	88,939
SCHL DIST 194 EMPLOYEES	STEGER	418,546	375,486	282	238,564
SCHOLLE ELECTRO-CHEM	NORTHLAKE	344,854	302,972	279	214,496
SCHOOL DIST 40 EMPLOYEES	MOLINE	2,631,373	2,482,314	1,149	1,897,893
SCHOOL DIST 9 CREDIT UN	GRANITE CITY	1,022,679	901,873	861	972,720
SCHOOL DISTRICT 120 EMPLO	LA SALLE	232,887	201,362	192	189,213
SCHOOL DISTRICT 148	HOMEWOOD	119,461	109,667	142	52,548
SCHOOL EMPLOYEES CREDIT U	STERLING	5,222,815	4,753,995	1,818	2,931,895
SCHWINN EMPLOYEES CRD U	CHICAGO	139,842	125,643	213	89,893
SCOTT CREDIT UNION	SCOTT AFB	42,818,889	38,856,884	26,887	33,138,184
SCRIPTURE PRESS EMPLOYEES	WHEATON	636,466	588,392	388	428,249
SDC EMPLOYEES CREDIT UNION	KANKAKEE	2,598,975	2,335,381	1,241	1,776,132
SELF-LOCKING EMPLOYEES	MORRIS	356,589	303,702	428	319,379
SHELL NORTHERNERS CRED U	OAK BROOK	547,783	519,048	303	316,152
SHERWIN WILLIAMS EMPL CU	CHICAGO	17,465,581	16,467,976	4,168	3,829,431
SHIELD CREDIT UNION	HINSDALE	334,808	288,384	188	189,899
SIGNAL DRIVERS&HELPERS CU	CHICAGO	442,955	398,928	164	165,398
SIU CREDIT UNION	CARBONDALE	16,164,728	15,822,685	7,881	7,591,432
SMOLER EMPLOYEES	CHICAGO	83,989	78,869	123	41,966
SNAP-ON CREDIT UNION	MT CARMEL	2,623,919	2,277,724	1,852	2,324,077
SORENS EMPLOYEES CREDIT U	SCHILLER PARK	1,174,212	1,059,998	827	758,829
SOUTH DIVISION CREDIT UNI	EVERGREEN PARK	10,415,481	9,339,865	4,091	8,871,359
SOUTH SHORE HOSPITAL	CHICAGO	88,626	83,679	294	55,897
SOUTHEASTERN ELECTRIC EMP	ELDORADO	1,266,969	1,164,813	427	921,894
SOUTHERN ILL DIRECTORS	BELLEVILLE	1,687,745	1,292,767	1,257	1,536,914
SOUTHERN ILLINOIS SCHOOLS	HERRIN	8,162,683	7,681,251	3,852	6,423,933
SOUTHWEST CHGO CHPTR CU	CHICAGO	1,702,689	1,548,143	2,134	1,329,765
SPARTAN CREDIT UNION	SPARTA	260,961	179,584	461	261,161
SPFLD PRAIRIE FARMS DAIRY	SPRINGFIELD	199,872	177,314	118	93,724
SPIESS EMPLOYEES	ELGIN	83,649	77,162	123	62,412
SPRINGFIELD CREDIT U	SPRINGFIELD	5,810,662	4,772,418	2,891	4,941,154
SPRINGFIELD CILCO CREDIT	SPRINGFIELD	435,841	363,967	286	392,689
SPRINGFIELD CITY EMPLOYEE	SPRINGFIELD	1,278,482	1,076,869	1,268	1,152,388
SPRINGFIELD CLINIC CR UN	SPRINGFIELD	615,296	593,335	271	566,235
SPRINGFIELD FIAT-ALLIS	SPRINGFIELD	1,916,837	1,593,266	988	32,859
SPRINGFIELD FIREMEN	SPRINGFIELD	728,889	559,658	286	645,874
SPRINGFIELD POSTAL CREDIT	SPRINGFIELD	2,826,936	2,489,682	1,364	2,322,988
SPRINGFIELD PRINTERS CRED	SPRINGFIELD	758,451	615,746	487	758,861
SPRINGFIELD SACRED HEART	SPRINGFIELD	20,563,981	19,659,897	10,542	12,966,812
ST AGATHAS CONSOLIDATED	NEW ATHENS	271,927	255,531	455	167,786
ST ANDREW PARISH CRDT UN	CHICAGO	172,628	147,424	331	71,445
ST ANSELM	CHICAGO	219,822	175,931	288	110,993
ST ANTHONYS GUILD CRDT UN	HILLSIDE	668,786	583,314	321	592,421
ST CHRISTOPHER CREDIT UN	MIDLOTHIAN	477,175	442,187	557	215,364
ST CLAIR COUNTY TEACHERS	EAST ST LOUIS	2,733,219	2,165,259	2,515	2,194,868
ST CLAIR SPECIALTY EMP CU	BELLWOOD	276,138	248,854	194	199,378
ST EDMUNDS CHURCH CRDT UN	CHICAGO	1,279,614	1,156,783	1,111	1,157,989
ST ELIZABETHS PARISH CRED	GRANITE CITY	507,980	412,989	508	352,390
ST FRANCIS HOSPITAL EMPLO	PEORIA	2,889,114	2,476,076	2,689	2,098,859
ST GREGORY PARISH CRDT UN	CHICAGO	367,623	271,784	799	220,434
ST HELENA PARISH CU	CHICAGO	2,238	1,963	836	888
ST HENRY PARISH CREDIT UN	CHICAGO	91,787	71,959	144	19,455
ST JAMES	DECATUR	928,795	859,275	908	623,838
ST JAMES PARISH CREDIT UN	CHICAGO	136,911	121,197	185	41,946
ST JOACHIMS PARISH CRD UN	CHICAGO	32,526	24,428	158	17,995
ST JOHN FISHER	CHICAGO	222,845	198,418	388	188,946
ST JOSEPH PARISH	ELGIN	276,862	248,568	263	137,495
ST JUDE CREDIT UNION	CHICAGO	192,778	178,368	123	78,254
ST LAWRENCE PARISH C U	WO WILMINGTON	149,818	128,146	188	91,228
ST PATRICK CATHOLIC CR UN	PEORIA	138,659	119,133	321	118,813
ST VINCENT PARISH CR UN	CHICAGO	195,805	177,646	288	99,592
ST WILLIBRORD	CHICAGO	1,867,695	989,949	311	611,198
STALEY EMPLOYEES CRDT UN	DECATUR	19,821,121	17,712,862	6,361	19,263,612
STAMADYNE/CHICAGO CRD UN	BELLWOOD	1,845,474	1,527,201	778	1,088,345
STATE EMP/CENTRAL ILL CU	PEORIA	356,569	332,208	681	319,812
STEELWORKERS	STERLING	4,538,479	3,513,389	3,823	4,328,855
STEPHENS-ADAMSON EMP CU	AURORA	2,388,428	2,056,483	1,057	1,665,819
STEPHENSON COUNTY SCHOOLS	FREEPORT	618,978	533,258	665	541,645
STEWART-WARNER ALEMITE CU	CHICAGO	1,759,938	1,485,358	1,644	957,164
STOCK YARDS EMPLOYEES	NATL STOCK YRDS	233,843	159,951	177	135,663
STOCKTON EMPLOYEES	STOCKTON	286,878	265,925	218	284,658
STONE 360 EMPLOYEES CR U	CHICAGO	124,957	113,918	114	31,305
STRANCO CREDIT UNION	SPRINGFIELD	96,285	78,633	122	85,381

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
STREATOR COMMUNITY SAVINGS AND CU	STREATOR	3,525,765	3,298,778	2,012	2,638,138
SUBURBAN BANCORP INC. EMP	PALATINE	611,366	571,152	388	91,843
SUBURBAN DIST 1 BELL EMPL	EVANSTON	1,754,224	1,488,732	1,898	1,548,279
SUNDSTRAND CREDIT UNION	ROCKFORD	20,118,463	18,021,116	10,466	15,986,351
SUPERIOR TEA/COFFEE	BENSENVILLE	311,306	242,212	266	76,687
SURFACE LINES EMPLOYEES	PEORIA	129,469	95,286	171	112,722
SWEEPER EMPLOYEES CREDIT	ELGIN	1,018,332	913,258	414	836,928
SWICSIU CREDIT UNION	EDWARDSVILLE	2,715,897	2,569,308	1,762	2,172,635
SYCAMORE COMMUNITY	SYCAMORE	9,545,910	8,866,965	4,613	6,316,157
T I CREDIT UNION	CARBONDALE	94,859	75,275	249	78,964
TAYLORVILLE COMMUNITY CRD	TAYLORVILLE	7,786,252	7,263,357	3,369	6,396,166
TAYLORVILLE SCHOOL EMPLOY	TAYLORVILLE	757,475	685,983	377	689,588
TAZEWELL CO GOVT EMP CR	PEKIN	496,127	434,937	368	383,807
TAZEWELL COUNTY SCHOOL EM	PEKIN	3,668,906	3,078,879	1,880	2,468,782
TEACHERS CU OF WARREN COUNTY	MONMOUTH	226,884	215,517	357	182,658
TEE PAK CREDIT UNION	DANVILLE	4,493,224	4,065,715	1,638	2,593,217
TELCO 1	CHICAGO	6,821,784	6,308,951	2,518	5,140,461
TEXIZE	KANKAKEE	547,807	365,796	246	337,814
THE NEIGHBORS	CHICAGO	762,476	707,315	312	582,421
THE NEWS GAZETTE CREDIT U	CHAMPAIGN	208,361	178,963	325	188,644
THE STELLE CREDIT UNION	STELLE	54,032	50,247	143	36,968
THIRD UNITED METHODIST CU	DECATUR	321,268	256,114	237	179,823
THIRTEEN NINETEEN EMPLOY	CHICAGO	1,345,674	1,215,525	703	876,777
THORNTON TWNSHP HIGH SCHL	SOUTH HOLLAND	2,856,195	2,549,315	1,150	1,559,924
TING CREDIT UNION/ILL	HAMMOND	310,118	262,655	219	268,293
TINLEY FOREST EMPLOYEES	TINLEY PARK	652,962	598,293	492	478,522
TM EMPLOYEES CU	ALGONQUIN	115,493	104,243	346	76,828
TOBLER TRANSFER CREDIT UN	PERU	639,538	542,928	362	493,666
TOLLYS EMPLOYEES CU	DECATUR	776,561	675,314	388	666,623
TRAVENOL EMPLOYEES	DEERFIELD	27,292,328	25,852,585	17,918	24,867,230
TRI-CITIES BELL EMPL CU	ROCK ISLAND	1,755,598	1,555,517	739	1,375,684
TRI-COUNTY	OTTAWA	5,074,615	4,818,944	2,429	2,467,952
TRIANGLE	CHICAGO	973,451	928,832	987	585,288
TRIBUNE EMPLOYEES CRDT U	CHICAGO	4,912,123	4,757,595	3,681	2,185,178
TRINITY AME CHURCH CRED U	NORTH CHICAGO	68,807	61,798	120	13,886
TRINITY CREDIT UNION	CHICAGO	246,224	196,389	487	113,123
TRW CONNECTORS	ELKGROVE VILL.	1,115,039	782,768	877	659,181
TSI CREDIT UNION	CHAMPAIGN	173,432	166,458	899	161,971
TURCO EMP CREDIT UNION	DU QUOIN	77,781	63,689	171	69,745
TYPOGRAPHICAL CREDIT UNIO	CHICAGO	433,843	332,149	660	287,936
U S I EMPLOYEES CREDIT UN	TUSCOLA	6,228,643	5,695,361	2,661	4,854,521
UAW LOCAL 558 CREDIT UNIO	WILLOW SPRINGS	4,357,107	3,650,851	1,555	3,054,594
UCU COUNCIL CREDIT UNION	CHICAGO	262,666	236,317	269	93,766
UNION SPECIAL EMPL CRD UN	CHICAGO	2,260,323	2,053,448	762	672,416
UNION TEACHERS CREDIT UNI	CHICAGO	24,612,836	21,611,171	18,168	18,727,507
UNION 76 CREDIT UNION	LEMONT	4,372,306	4,157,315	1,681	3,853,672
UNITED AIR LINES EMPL CU	CHICAGO	764,967,222	750,353,418	75,122	272,831,868
UNITED CATHOLIC	WAUCONDA	32,578	29,044	178	28,940
UNITED FOOD AND COM WORKERS	CHICAGO	211,754	181,187	353	99,541
UNITED INSURANCE CREDIT U	CHICAGO	338,134	305,881	196	169,317
UNITED METHODIST MINISTER	BLOOMINGTON	1,829,276	1,635,553	1,438	1,325,273
UNITED SPECIALISTS EMP CU	CHICAGO	43,538	33,381	109	29,435
UNITED TOWNSHIP SCHLS CU	EAST MOLINE	2,242,728	1,863,289	1,563	1,719,386
UNIV/ILL EMPL CREDIT UN	CHAMPAIGN	29,683,896	28,564,399	14,896	14,426,542
UNIVERSITY STAFF	CHICAGO	3,879,529	2,870,237	4,688	3,504,981
UO COLSON CO-WORKERS CU	PARIS	332,191	234,625	256	168,821
UPWA DIST 1 AREA 5 CRED U	CHICAGO	363,865	241,373	312	388,569
URBANA MUNICIPAL EMP CU	URBANA	962,633	858,146	815	698,930
URBANA POSTAL	CHAMPAIGN	495,457	401,868	341	468,793
URCLPHA LOCAL 583	CHICAGO	41,238	33,225	183	41,861
UTILITY EMP/GALESB/KEWANE	GALESBURG	1,494,881	1,395,969	835	954,664
UTILITY EMP/LASALLE SERV	LASALLE	984,528	915,138	576	729,564
UTILITY EMPLOYEES	URBANA	8,435,866	7,867,871	4,885	7,050,310
VA	DANVILLE	11,698,172	11,155,652	3,877	7,825,671
VALLEY BELL	ELGIN	6,238,467	5,789,819	2,283	4,895,887
VAMCO CREDIT UNION	CHICAGO	3,378,584	3,114,377	1,781	1,928,252
VANDALIA CORRECT CENTER	VANDALIA	43,051	39,065	167	817
VANSONS CREDIT UNION	CHICAGO	295,957	268,969	364	159,593
VAPOR CREDIT UNION	NILES	647,282	574,856	605	487,102
VERSON CREDIT UNION	CHICAGO	955,681	715,482	435	551,898
VIENNA CORRECTIONAL CTR	VIENNA	1,259,318	1,202,966	649	775,518
VR/WESSON	WAUKEGAN	248,772	171,439	171	201,681
VULCAN EMPLOYEES CREDUT U	COUNTRYSIDE	448,685	328,822	385	278,239
W A WHITNEY EMPLOYEES CU	ROCKFORD	425,866	391,479	245	258,566
WAGNER CASTINGS CO CR UN	DECATUR	3,324,373	2,981,916	1,261	2,389,622
WARMER EMPLOYEES CREDIT U	SOUTH BELOIT	2,981,536	2,751,741	2,488	2,673,875
WARREN NEWPORT CREDIT UNI	GURNEE	11,881,825	10,718,891	5,282	6,870,856
WATER CO EMPL CREDIT U	COLLINSVILLE	134,967	103,243	191	101,652
WAUKEGAN MUNICIPAL EMPL	WAUKEGAN	416,719	314,587	296	254,795
WAUKEGAN VETERANS	WAUKEGAN	197,862	178,001	241	127,871
WAYNE EMPL CREDIT UNION	BARTONVILLE	189,751	91,777	191	160,274
WEBER EMPLOYEES CREDIT UN	ARLINGTON HTS	236,362	211,674	297	174,988
WECO CREDIT UNION	WEST CHICAGO	6,446,693	5,455,571	3,196	5,196,658
WEST CENTRAL ILLINOIS CR UN	GALESBURG	429,478	378,411	606	323,789
WEST CHICAGO ST MARYS PAR	WEST CHICAGO	169,456	132,292	363	68,449
WEST SIDE COMMUNITY CU	CHICAGO	37,124	22,647	162	31,957
WESTCLOX EMPLOYEES	LASALLE	1,353,022	998,167	648	527,343
WESTERN ACADIA EMPL CRE U	CHICAGO	782,248	584,779	251	136,359
WESTERN ILL UNIVERSITY	MACOMB	1,998,965	1,506,281	2,888	1,516,867
WESTERN INDIANA BELT CR U	CHICAGO	2,859,396	1,878,151	1,891	1,988,328
WESTERN RAILWAYS ASSNS CU	CHICAGO	388,383	336,186	248	65,596
WESTERN UNION EMPL CR U	CHICAGO	365,476	286,596	585	197,265
WHITE CAP CREDIT UNION	CHICAGO	4,825,844	3,732,825	1,432	2,962,366
WHITING EMPLOYEES CREDIT	HARVEY	533,168	475,461	327	367,265
WILCO EMPLOYEES	CHICAGO	56,689	52,783	851	36,951
WILL COUNTY SCHOOLS CR U	JOLIET	2,598,882	2,485,816	1,828	2,168,417
WILLIAMSON COUNTY CAIN	MARION	378,523	329,865	681	376,361
WIN-HOOD CO-OP CREDIT UNI	CHICAGO	202,537	176,488	147	118,564
WINNEBAGO CTY SCHOOLS CU	ROCKFORD	2,940,119	2,519,137	3,197	2,363,959
WINNETKA MUNICIPAL EMPL	WINNETKA	312,889	293,451	246	201,643
WITCO EMPLOYEES CRED UN	LAWRENCEVILLE	158,611	139,363	189	65,964
WOOD RIVER NOSP CREDIT U	WOOD RIVER	192,867	152,628	382	118,883
WOODRUFF/EDWARDS	ELGIN	255,366	205,955	128	86,786
WORTH COMMUNITY CREDIT UN	WORTH	1,786,155	1,646,756	1,294	1,138,137
WRIGLEY FACTORY CREDIT UN	CHICAGO	4,728,853	4,478,492	1,248	2,792,435
WRIGLEY OFFICE CREDIT UNI	CHICAGO	940,536	872,528	744	819,665
ZRDC CREDIT UNION	NORTHLAKE	348,787	315,685	296	246,667
1ST ILLINOIS CREDIT UNION	DANVILLE	8,783,851	8,287,035	6,195	7,831,602
194 CREDIT UNION	CHICAGO	523,446	432,895	488	222,387
372 CREDIT UNION	CHICAGO	141,255	118,586	385	102,841
493 UNIT 4 CREDIT UNION	CHICAGO	53,931	35,675	891	28,237
579	DANVILLE	5,173,151	4,355,814	2,961	3,896,337
76 DIVISION CREDIT UNION	SCHAUMBURG	6,278,742	6,047,072	2,075	3,813,106

"The Department of Financial Institutions does not discriminate in admission to, or treatment of employment in programs or activities in compliance with the Illinois Human Rights Act, the U.S. Civil Rights Act, Section 504 of the Rehabilitation Act, as amended, and the U.S. Constitution. Mary L. Brandon is responsible for compliance. (217/782-8470)"

Printed by Authority of the State of Illinois
(R5-6154—1750—4/85)